
State: District of Columbia **Filing Company:** Virginia Surety Company, Inc.
TOI/Sub-TOI: 33.0 Other Lines of Business/33.0001 Other Personal Lines
Product Name: Group Legal Expense
Project Name/Number: Group Legal Expense - Program Filings/SF_10593

Filing at a Glance

Company: Virginia Surety Company, Inc.
Product Name: Group Legal Expense
State: District of Columbia
TOI: 33.0 Other Lines of Business
Sub-TOI: 33.0001 Other Personal Lines
Filing Type: Form
Date Submitted: 12/10/2019
SERFF Tr Num: ASPX-132184730
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: SF_10593_GRLE_DC_VU_10869

Effective Date 01/15/2020
Requested (New):
Effective Date 01/15/2020
Requested (Renewal):
Author(s): Becky Voyles
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia **Filing Company:** Virginia Surety Company, Inc.
TOI/Sub-TOI: 33.0 Other Lines of Business/33.0001 Other Personal Lines
Product Name: Group Legal Expense
Project Name/Number: Group Legal Expense - Program Filings/SF_10593

General Information

Project Name: Group Legal Expense - Program Filings Status of Filing in Domicile: Not Filed
 Project Number: SF_10593 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 12/10/2019
 State Status Changed: Deemer Date:
 Created By: Becky Voyles Submitted By: Becky Voyles
 Corresponding Filing Tracking Number:
 SF_10593_GRLE_DC_VU_10870

Filing Description:
 RE:VIRGINIA SURETY COMPANY, INC.
 NAIC# 0019-40827 FEIN# 36-3186541
 Program: Group Legal Expense
 Company Filing Number: SF_10593_GRLE_DC_VU_10869
 SERFF Filing ID: ASPX-132184730

Group Legal Expense Forms
 VSC 2000 A (201907) - Group Legal Expense Insurance Policy - replaces Policy GIPL 00 VSC 002 00 01 01 - approved 3/19/2001
 VSC 2500 A (201907) - Group Legal Expense Insurance Policy Certificate of Coverage replaces Certificate of Coverage GIPL 00 VSC005 00 0101 - approved 11/5/2001
 VSC 2000 A_END-DC_001 (201912) - Mandatory Amendatory Endorsement to Group Policy
 VSC 2500 A_END-DC_001 (201912) - Mandatory Amendatory Endorsement to Certificate
 VSC GEN END (201907) - General Change Amendatory Endorsement

Dear Examiner:

Enclosed for your review and approval is our Group Legal Expense Forms. These forms will replace the forms that were approved on March 19, 2001 and November 5, 2001, as noted above.

We have included comparison documents highlighting the changes that we made to the forms.

All variable material has been indicated in brackets. Please note that the variable material, unless specifically noted as to what will be included within the brackets, will be used on an include/exclude basis.

This program provides the Member with telephone legal advice and consultation with plan attorneys on personal matters such as, but not limited to family law, estate planning, housing and real estate matters, automobile related matters, bankruptcy, consumer matters, criminal matters, and governmental matters.

The program also includes legal services such as will preparation, document review and correspondence, plus discounted referrals to a network of attorneys for additional legal needs.

The rates for this program have been submitted under separate cover.

State:	District of Columbia	Filing Company:	Virginia Surety Company, Inc.
TOI/Sub-TOI:	33.0 Other Lines of Business/33.0001 Other Personal Lines		
Product Name:	Group Legal Expense		
Project Name/Number:	Group Legal Expense - Program Filings/SF_10593		

We request an effective date of January 15, 2020 for new business and renewals.

Thank you for your time and attention to this submission. Should you have any questions or concerns, please feel free to contact me at (800)852-2244 X 4011544 or via e-mail at becky.voyles@assurant.com.

Sincerely,
Becky Voyles
Senior Product Compliance Analyst
State Filings Department

Company and Contact

Filing Contact Information

Becky Voyles, Manager Product Compliance	Becky.Voyles@assurant.com
260 Interstate N. Circle NW	770-763-1544 [Phone] 4011544 [Ext]
Atlanta, GA 33039	770-859-4944 [FAX]

Filing Company Information

Virginia Surety Company, Inc.	CoCode: 40827	State of Domicile: Illinois
175 W. JACKSON BLVD.	Group Code: 19	Company Type: Property &
11th Floor	Group Name: Assurant Inc. Group	Casualty
Chicago, IL 60604-2615	FEIN Number: 36-3186541	State ID Number:
(312) 356-3000 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

ASPX-132184730

State Tracking #:

Company Tracking #:

SF_10593_GRLE_DC_VU_10869

State: District of Columbia

TOI/Sub-TOI: 33.0 Other Lines of Business/33.0001 Other Personal Lines

Product Name: Group Legal Expense

Project Name/Number: Group Legal Expense - Program Filings/SF_10593

Filing Company:

Virginia Surety Company, Inc.

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Group Legal Expense Insurance Policy	VSC 2000 A	(201907)	PCF	Replaced	Previous Filing Number:			VSC 2000 A (201907)_Group Policy.pdf
							Replaced Form Number:	GIPL 00 VSC002 00 0101		
2		Group Legal Expense Insurance Policy Certificate of Coverage	VSC 2500 A	(201907)	CER	Replaced	Previous Filing Number:			VSC 2500 A (201907)_Certificate.pdf
							Replaced Form Number:	GIPL 00 VSC005 00 0101		
3		Mandatory Amendatory Endorsement - District of Columbia	VSC 2000 A_END_DC_001	(201912)	END	New				VSC 2000 A_END-DC_001 (201912).pdf
4		Manadatory Amendatry Endorsement - District of Columbia	VSC 2500 A_END_DC_001	(201912)	END	New				VSC 2500 A_END-DC_001 (201912).pdf
5		General Change Amendatory Endorsement	VSC GEN END	(201907)	END	New				VSC GEN END (201907).pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

Virginia Surety Company, Inc.
A Stock Company
[175 W. Jackson Blvd
Chicago, Illinois 60604]

For assistance, contact [Insert Name]Member Service Center:
[5151 San Felipe, Suite 2300
Houston, TX 77056]
[888-416-4313]

GROUP LEGAL EXPENSE INSURANCE POLICY

DECLARATIONS PAGE

POLICY NO. [NPXL667800]
POLICYHOLDER NAME: [ABC Organization]
POLICYHOLDER ADDRESS: [123 Main Street, Suite 1
Anytown, US 12345]
[PLAN SPONSOR: XYZ Organization]
POLICY EFFECTIVE DATE: [MM/DD/YYYY]
POLICY ANNIVERSARY DATE: [MM/DD/YYYY]

The Group Legal Expense Insurance Policy ("Group Policy") is issued in consideration of payment and receipt by Us of premium. We will provide the benefits described in the Group Policy in return for the premium and compliance with all applicable provisions of the Group Policy.

All periods of insurance under the Group Policy begin and end at 12:01 am Standard Time at the Policyholder's address.

IN WITNESS WHEREOF, We have caused the Group Policy to be executed and attested.

Secretary

President

SCHEDULE OF BENEFITS

<i>Coverage</i>	<i>Maximum Benefits</i>	
	<i>Participating Attorney</i>	<i>Non-Participating Attorney</i>

[Advice and Consultation]

• [Insert Name]Helpline	Covered	[N/A]
• Initial Law Office Consultation [[one] hour[s] per calendar [quarter][year]]	Covered	[N/A][\$XX/consultation]
• [Review of Simple Documents] [Review of documentation up to [6] pages]	Covered	[N/A][\$XX/document]
• [Simple Dispute Resolution Correspondence] [Up to [one] dispute[s] per calendar year]	Covered	[N/A][\$XX/dispute]

[Miscellaneous Law Office Services]

• [Legal Services for any non-excluded legal matter not specifically covered in the Schedule of Benefits up to [X] hours per year][**] [Up to X unused hours carried over each year]	[Paid in Full]	[\$XX/hour]
• [Discounted Legal Services for any non-excluded legal matter]	[[XX%] discount on Participating Attorney's [hourly] rates]	[N/A]

[**Waiting Period required following the Effective Date: [X] months]

[Consumer Matters]

• [Document Preparation] [Simple Deed] [Promissory Note] [Consumer Dispute Correspondence] [Installment Sales Agreement] [Simple Affidavit] [General Power of Attorney] [Lease Agreement - <i>Tenant Only</i>] [Time Share Agreement]	[Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full]	[\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX]
• [Life Insurance Claim]	[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]
• [[Named]Natural Weather Disaster Insurance Claim]	[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]
• [Consumer Dispute[**]]	[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]
• [Consumer Fraud Litigation[**]]	[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]

• [State Consumer Law Administrative Proceeding[**]]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Small Claims Court Representation]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Construction[[,] [and]/[or] Renovation] [and]/[or] [Home Repair] Dispute]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Mail Order or Internet Purchase Dispute[**]]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Bank Fee Dispute[**]]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [First-time Vehicle Buyer[**]]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Vehicle Repair and Lemon Law Litigation[**]]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Cell Phone Contract Dispute Contract review up to [x] pages] [Representation]	[Paid in Full] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Personal Property Protection]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Warranty Dispute Warranty review up to [x] pages] [Representation]	[Paid in Full] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Health Care Coverage Dispute and Records Office consultation up to [x] hour[s]] [Review of Health Care Policy]	[Paid in Full] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
[Review[/preparation] of document up to [x] pages]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Identity Theft Defense]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months]

[Estate Planning]		
<ul style="list-style-type: none"> [Will or Codicil] [Complex Will] 	[Paid in Full] [Paid in Full] [\$XXX maximum][subject to Managed Case Rules*][XX% discount]	[\$XX] [\$XX][N/A]
<ul style="list-style-type: none"> [Living Will/Health Care or Advance Directive] 	[Paid in Full]	[\$XX]
<ul style="list-style-type: none"> [Health Care or Medical Power of Attorney] 	[Paid in Full]	[\$XX]
<ul style="list-style-type: none"> [Revocable or Irrevocable Living Trust Document] 	[Paid in Full]	[\$XX]
<ul style="list-style-type: none"> [Special Needs Trust] 	[[Paid in Full][up to [XX] hours]][[\$XXX maximum] subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> [Probate of Small Estate] 	[[Paid in Full][up to [XX] hours]][[\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> [Medicare/Medicaid/Social Security Proceeding] 	[[Paid in Full][up to [XX] hours]][[\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> [Social Security Administration Benefit Appeal [Office consultation up to [x] hour[s]]] 	[[Paid in Full][up to [XX] hours]][[\$XXX maximum] subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]

[Elder Matters]		
<ul style="list-style-type: none"> [Elder Parent Will Preparation] 	[Paid in Full[up to [\$XX] per Will]]	[\$XX]
<ul style="list-style-type: none"> [Elder Parent Living Will/Health Care or Advance Directive] 	[Paid in Full[up to [\$XX] per document]][Member co-pay \$XX per document]	[\$XX][N/A]
<ul style="list-style-type: none"> [Elder Parent Durable Financial Power of Attorney] 	[Paid in Full[up to [\$XX] per document]] [Member co-pay \$XX per document]	[\$XX][N/A]
<ul style="list-style-type: none"> [Elder Parent Health Care or Medical Power of Attorney] 	[Paid in Full[up to [\$XX] per document]] [Member co-pay \$XX per document]	[\$XX][N/A]
<ul style="list-style-type: none"> [Elder Law Matters] 	[[Paid in Full][up to [XX] hours]][[\$XXX maximum] subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]

[Residential Matters]		
<ul style="list-style-type: none"> [Purchase of Primary Residence[**]] 	[[Paid in Full][up to [XX] hours]][[\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]

• [Sale of Primary Residence[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Refinancing of Primary Residence[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [First Time Home-Buyer]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Vacation or Investment Home Purchase/Sale/Refinancing[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Home Equity Loan Assistance[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Property Tax Assessment[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Property Tax Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Tenant Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Tenant Security Deposit Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Landlord Dispute with Tenant Pre-litigation activities]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
[Trial Representation]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Security Deposit Dispute with Tenant]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Construction Defect Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Neighbor Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Noise Reduction Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*

• [Boundary or Title Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Zoning Application]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Real Estate Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Private Real Estate Organization [(HOA/COA/POA[or]())][[(Co-Op())] Board] Dispute Defense] [Private Real Estate Organization [HOA/COA/POA [Co-Op] board] Dispute Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months]

[Financial Matters]		
• [Debt Collection Defense Pre-litigation Defense activities]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
[Trial Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Garnishment Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Bankruptcy (Chapter 7 or 13)[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Foreclosure]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Tax Audit]**]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Tax Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Student Loan Refinancing/Collection Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Repossession Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months]

[Family Matters]		
<ul style="list-style-type: none"> [Separation, Divorce, Civil Annulment[**] [Uncontested Separation or Civil Annulment[**]] [Consent/default Divorce[**]] [Uncontested Divorce[**]] [Contested Divorce, as defined[**]] 	<p>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p> <p>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p> <p>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p> <p>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*] [[\$XXX] plus \$[XXX] half day trial] \$[XXX] maximum] subject to Managed Case Rules*</p>	<p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p> <p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p> <p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p> <p>[\$XX][\$XXX] maximum] [subject to Managed Case Rules*][[\$XXX] plus \$[XXX] half day trial] \$[XXX] maximum subject to Managed Case Rules*</p>
<ul style="list-style-type: none"> [Post-Divorce Proceedings, as defined[**]] 	<p>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p>	<p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p>
<ul style="list-style-type: none"> [Prenuptial Agreement[**]] 	<p>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p>	<p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p>
<ul style="list-style-type: none"> [Name Change] 	<p>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p>	<p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p>
<ul style="list-style-type: none"> [Surrogacy Representation] 	<p>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]</p>	<p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p>
<ul style="list-style-type: none"> [[Uncontested] Guardianship/Conservatorship] 	<p>[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p> <p>[Contested:] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p>	<p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p> <p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p>
<ul style="list-style-type: none"> [[Uncontested] Governmental Agency Adoption] 	<p>[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p> <p>[Contested:] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</p>	<p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p> <p>[\$XX][\$XXX] maximum subject to Managed Case Rules*</p>

	maximum] [subject to Managed Case Rules*]	
• [Uncontested]Non-Government Agency Adoption]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Uncontested Private Adoption]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
[[Uncontested] Stepparent Adoption]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [International Adoption[**]]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [[Uncontested] Grandparent Visitation or Custody[**]]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [[Uncontested][Grandparent][Family Member] Adoption and Legitimization[**]]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [[Uncontested] Guardianship of [Family Member] [Grandchild][**]]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Child [Custody/]Support Proceeding Involving Never-Married Parents]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

• [Paternity Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Stalking Victim Assistance]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Protection from Domestic Violence]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Juvenile Court Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Special Needs Education Representation]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [School Code of Conduct/Ethics Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [School Harassment Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [School Expulsion Proceeding]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [School Administrative Proceeding]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Immigration Assistance]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Parental Responsibility Matters]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*

[**Waiting Period required following the Effective Date: [X] months]

[Civil Matters]		
• [Civil Litigation Defense]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [[XXX] plus \$[XXX]/half day trial] \$[XXX] maximum subject to Managed Case Rules*]	[\$XX] [\$XXX] maximum] [subject to Managed Case Rules*][XXX] plus \$[XXX] half day trial] [\$XXX] maximum subject to Managed Case Rules*]
• [Property Owner Gun Rights Civil Defense]	[[Paid in Full][up to [XX] hours]][[XXX]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

	maximum] subject to Managed Case Rules*]]	
• [Incompetency Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Administrative Hearing Representation]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Discounted Contingency Fees]	[XX% discount][XX% maximum][XX% discount on state maximum, or a maximum of [XX]% pre-trial, [XX]% at trial, or [XX]% in an appeal]	[N/A]
• [Mediation]	[XX% discount on Mediator's hourly rates][[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[N/A][\$XX][\$XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months]

[Criminal Defense]		
• [Traffic Ticket[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Serious Traffic Matter (resulting in suspension or revocation of license)]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Administrative Proceeding (regarding suspension or revocation of license)]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Bench or Arrest Warrant[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Habeas Corpus Proceeding]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Misdemeanor Defense[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]] [[[\$XXX] plus \$[XXX]/half day trial] \$[XXX] maximum subject to Managed Case Rules*]]	[\$XX] [\$XXX] maximum] [subject to Managed Case Rules*]] [\$XXX] plus \$[XXX] half day trial] \$[XXX] maximum subject to Managed Case Rules*]
• [DUI/DWI Defense[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]]	[\$XX] [\$XXX] maximum] [subject to Managed Case Rules*]] [\$XXX] plus

• [[Employment Related]Felony Defense]	[[[\$XXX] plus \$[XXX]/half day trial] \$[XXX] maximum subject to Managed Case Rules*] [[[\$XXX] plus \$[XXX]/half day trial, \$[XXX] maximum] [subject to Managed Case Rules*]]	\$[XXX] half day trial] \$[XXX] maximum subject to Managed Case Rules*] \$[XXX] \$[XXX] maximum] [subject to Managed Case Rules*] \$[XXX] plus \$[XXX] half day trial] \$[XXX] maximum subject to Managed Case Rules*]
• [Medicaid/Medicare Asset Transfer Defense]	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Property Owner Gun Rights Criminal Defense]	[[Paid in Full][up to [XX] hours]][[[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Adjustments to Probation or Parole]	[[Paid in Full][up to [XX] hours]][[[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Restraining Order Assistance]	[[Paid in Full][up to [XX] hours]][[[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months]

[Small Business Owner Advice and Representation]		
• [Initial Legal Consultation] [[([one] hour[s] per calendar [quarter][year])]]	[Paid in Full]	[\$XX]
• [Review of Simple Document Up to [xx] pages]	[Paid in Full]	[\$XX]
• [Document Preparation] [Simple Deed] [Promissory Note] [Consumer Dispute Correspondence] [Installment Sales Agreement] [General Power of Attorney] [Lease Agreement - <i>Tenant Only</i>] [Simple Affidavit]	[Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full]	[\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX]
• [Incorporation Advice and Filing]	[[Paid in Full][up to [XX] hours]][[[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Patent/Trademark/Copyright Advice and Filing]	[[Paid in Full][up to [XX] hours]][[[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Customer Dispute]**]	[Paid in Full up to [XX] hours]	[\$XX]
• [Miscellaneous Small Business Owner Legal Services [X] hours [per year][per quarter] of Legal Services]**]	[Paid in Full]	[\$XX/hour]

• [Discounted Small Business Owner Legal Services]	[[XX]% discount on Participating Attorney's [hourly] rate]	[N/A]
--	--	-------

[**Waiting Period required following the Effective Date: [X] months]

[Major Trial Supplement[***]]		
• [Major Trial[***]]	[\$[XXX] pretrial plus] [\$/[XXX]/half day trial, beginning on the [Xth] day of trial] [[\$/5,000 - \$100,000] maximum subject to Managed Case Rules*]	[\$[XXX] pretrial plus] [\$/[XXX]/half day trial, beginning on the [Xth] day of trial] [[\$/5,000 - \$100,000] maximum subject to Managed Case Rules*]

[***Waiting Period required following the Effective Date: [X] months]

* Managed Case Rules

In cases deemed by Us to be complex, Managed Case Rules may be used to approve additional coverage beyond the standard Participating Attorney maximum fees or to ensure that Non-Participating Attorney fees are reasonable and customary. Managed Case Rules provide protection for Members by limiting or preventing additional charges that Members would otherwise be responsible for. Managed Case Rules may be enacted prior to or after the initial consultation. Managed Case Rules require the following:

1. The Member should contact the Member Service Center prior to proceeding with an attorney. If the Member understands from the attorney that there may be additional charges beyond the covered charges under the Policy and the Member does not contact the Member Service Center prior to proceeding with the attorney, then the Member may be responsible for those additional charges beyond the covered charges under the Policy, even on a Paid In Full benefit.
2. If it is determined that the complexity of the case may require additional hours beyond the standard Participating Attorney maximum, or that the Non-Participating Attorney charges are higher than reasonable and customary fees, the attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely cost of legal services based on the expected conduct of the case.
3. We will set a maximum attorney fee that takes into consideration the reasonable level of reimbursement of the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member.

DEFINITIONS

[**"CLAIMS ADMINISTRATOR"** - means [ABC Company]; or its subsidiary.]

[**"COMPLEX WILL"** - means the Member has a significant net worth and will benefit from tax planning, or the estate is subject to current state or federal estate taxation; or the Member owns a business that will continue in operation after death; or the Member wants to put restrictions on what heirs may do with the property; or the Member wants to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or wants the property to be managed by a trustee for a period of time past the child's age of majority, to age 25 or 30, for example; or the Member thinks that someone will challenge the will; or the Member wants to exclude any lawful dependents.][The inclusion of a pour-over provision in a will does not, by itself, make a will complex.]

[**"CONTESTED DIVORCE"** - refers to a divorce proceeding that requires more than [5] hours of attorney time[,][and] involves disputed issues[and both parties are represented by an attorney].]

“COVERED FAMILY MEMBER” - [means the Member’s Covered Spouse[, the parents of the Member or their Covered Spouse] and the Member’s [unmarried][dependent]children, including [newborn children from the moment of birth,]stepchildren, legally adopted children, children placed in the home for adoption[, children who are under sole legal guardianship of the Member or Covered Spouse,] and foster children, up to [the end of the month of the child’s [26th] birthday][age [19]][, and from age [19] up to [26] years if they are enrolled in an accredited school or college as full-time student(s)][, and over the age of [19] years, if they are primarily dependent upon the Member for support as a result of mental or physical disability][, and are primarily dependent upon the Member for support]][, and for whom the required premium is paid where family coverage is optional].] [Insert definition of family member used in other voluntary benefits offered by the Policyholder]

“COVERED SPOUSE” - means the Member’s lawful spouse[or Domestic Partner] at the time the coverage is in effect[and for whom the required premium is paid where spouse coverage is optional].

["DOMESTIC PARTNER” - means [the Member’s [domestic][civil union] partner as defined by the jurisdiction in which the Member primarily resides.][two individuals who, together, each meet all of the following criteria set forth below:

1. Are 18 years of age or older.
2. Are competent to enter into a contract.
3. Are not legally married to, nor the Domestic/Civil Union Partner of, any other person.
4. Are not related by marriage.
5. Are not related by blood closer than permitted under marriage laws of the state in which they reside.
6. Have entered into the Domestic/Civil Union Partner relationship voluntarily, willingly, and without reservation.
7. Have entered into a relationship which is the functional equivalent of a marriage, and which includes all of the following:
 - living together as a couple;
 - mutual support of each other;
 - mutual caring and commitment to each other;
 - mutual fidelity;
 - mutual responsibility for each other's welfare; and
 - joint responsibility for the necessities in life.
8. Have been living together as a couple for at least six (6) months prior to obtaining the coverage.
9. Intend to continue the Domestic/Civil Union Partner relationship indefinitely, while understanding that the relationship is terminable at the will of either partner.]

[A copy of the signed affidavit may be required upon enrollment.]]

["DURABLE FINANCIAL POWER OF ATTORNEY” -a legal document that allows an individual to appoint another person to manage the individual’s finances in the event that he/she is unable to do so him/her self.]

“EFFECTIVE DATE” - means the date the Member’s coverage hereunder begins.

["ELIGIBLE PARENT” - means the parents of the Member or Covered Spouse, regardless of age, and includes, biological parents, step-parents and adoptive parents.]

["HEALTH CARE COVERAGE” - means coverage of a Member under any health care or health insurance policy or any policy that covers as its primary function any aspect of an individual’s health.]

["HEALTH CARE OR MEDICAL POWER OF ATTORNEY” - A legal document that allows an individual to appoint another person to make medical decisions in the event the individual is unable to do so him/her self.]

["INTERNET PURCHASE” - A purchase of goods or services whose cost is over [\$200.00] at the time of purchase by a Member from a website on the Surface Web, as defined.]

"LEGAL PLAN ADMINISTRATOR" - [Insert Name], its affiliates, officers, directors, employees, and/or agents, including third party organizations and their affiliates, officers, directors, employees, and/or agents, hired by [Insert Name] to perform services under the Policy.

["LIVING WILL/ HEALTH CARE OR ADVANCE DIRECTIVE" - A legal document that outlines an individual's preferences for medical treatment and which takes effect only when the individual becomes incapacitated and can no longer express his or her wishes.]

"MEMBER" - refers to the individual who (a) is associated with the Policyholder[and/or Plan Sponsor], (b) has either paid a premium or had a premium paid on his or her behalf, and (c) meets the eligibility requirements for Covered Services as defined by the Policyholder.

"MEMBER SERVICE CENTER" - means the service location established to assist Members/Covered Family Members in making full use of the coverage.

["NEIGHBOR" - A person whose residence is located on a property that directly abuts the property on which a Member's residence is located.]

"NON-PARTICIPATING ATTORNEY" - means an attorney not contracted by the Legal Plan Administrator who is selected and paid by the Member to provide covered legal services up to the maximum amount shown under the Non-Participating Attorney column of the Schedule of Benefits.

"PAID IN FULL" - means complete payment in full to a Participating Attorney for covered legal services.

"PARTICIPATING ATTORNEY" - means an attorney contracted by the Legal Plan Administrator to provide covered legal services at the amount shown under the Participating Attorney column of the Schedule of Benefits.

["PERSONAL PROPERTY" - means any property that is not Real Property[and which does not produce income].]

["PLAN SPONSOR" - means an organization other than the Policyholder[or the Member's employer] that makes coverage hereunder available.]

"POLICY" - means the Group Legal Expense Insurance Policy and the Certificate of Coverage.

"POLICYHOLDER" - means the organization named in the declarations page.

["REAL PROPERTY" - means land and all permanent structures attached thereto.]

["SMALL BUSINESS" - An ongoing business [comprised of no more than [X] employees or independent contractors, including the Member [[and][/][or]][Covered Spouse] and][which produced less than [\$XXX,XXX.XX] in total annual revenue in the previous full calendar year.]]

["SURFACE WEB" - means the portion of the World Wide Web that is readily available to the general public and searchable via standard web search engines.]

["WAITING PERIOD" - means the period after the Effective Date during which certain benefits as shown in the Schedule of Benefits may not be used. This includes any matter that arises prior to the end of the Waiting Period.]

"WE", "US", "OUR" AND "COMPANY" - means Virginia Surety Company, Inc.

COVERED SERVICES

In consideration of payment and receipt by Us of the applicable premium, all Covered Services are available to the Member and all Covered Family Members, except as specifically noted below. The following Covered Services are provided when the Member uses a Participating Attorney. The Schedule of Benefits chart shows the reimbursement schedule when the Member uses a Non-Participating Attorney.

[Advice and Consultation]

[[Insert Name] Helpline:]

[Advice and consultation by telephone with a Participating Attorney. Services are available during normal business hours[or in an emergency, on a 24-hour basis]. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded.]

[Initial Law Office Consultation:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations with an attorney on any personal legal problem, civil or criminal, except those specifically excluded.]

[Review of Simple Documents:]

[This benefit includes attorney review, verbal explanations of the meaning or impact of any form or document, or suggestions for changes to a form or proposed document being drafted of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document.]

[Simple Dispute Resolution Correspondence:]

[This benefit includes attorney services to attempt to resolve a simple dispute through phone calls or letters to the opposing party in matters where such action, at the discretion of the attorney, can be expected to result in a favorable outcome for the Member. This benefit includes up to [three] letters or phone calls per dispute and is limited to the maximum number of disputes as shown in the Schedule of Benefits. This benefit does not include complex disputes or those where the attorney anticipates that the matter is very likely to escalate to litigation.]

[Miscellaneous Law Office Services]

[Legal Services for any Non-Excluded Legal Matter:]

[This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion. [This benefit may[not] be used to extend the coverage for any other service shown in the Schedule of Benefits beyond the limits of coverage.]]

[This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per year [and may only be used for a single legal matter].]

[Discounted Legal Services for any Non-Excluded Legal Matter:]

[This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion. [This benefit may[not] be used to extend the coverage for any other service shown in the Schedule of Benefits beyond the limits of coverage.]]

[Consumer Matters]

[Document Preparation:]

[Preparation of any of the following documents:

- [Simple Deed[for the primary residence only]] (excluding those reviewed or prepared under the real estate benefit) *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [Promissory Note] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [Consumer Dispute Correspondence] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [Installment Sales Agreement] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [Simple Affidavit].] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [General Power of Attorney] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member] and can be used for[either] a General, Limited, [and/or] Durable Financial Power of Attorney.]*

- [Lease Agreement (for the Member/Covered Family Member as a tenant only)] [*This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].*]
- [Time Share Agreement] [*This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].*]

[*This benefit is limited to [one] use[s] per year [per document][per Member/Covered Family Member].*]

[Life Insurance Claim:]

[Assistance in securing life insurance proceeds[(not including life insurance policies provided as an employee benefit)] when a Member is a beneficiary of a life insurance policy.]

[*This benefit is limited to [one] use[s] per year.*]

[[Named] Natural Weather Disaster Insurance Claim:]

[Assistance in securing insurance proceeds [(not including[life] insurance policies provided as an employee benefit)] when a Member[/Covered Family Member] is a beneficiary of an insurance policy related to (non-business) coverage on a home, Personal Property, vehicles, watercraft, and other Personal Property owned by the Member[/Covered Family Member(s)] and the insured property is damaged or destroyed in a [named] natural weather disaster [including, but not limited to a flood, earthquake, hurricane, or tornado].] [Preparation and assistance for any proceeding filed in court is also covered up to the maximum shown on the Schedule of Benefits.]

[*This benefit is limited to [one] use[s] per year.*]

[*This benefit applies to the Member only.*]

[Consumer Dispute:]

[Consultation or representation in a dispute relating to consumer goods and services[(not directly or indirectly related to real estate construction or renovation, or landlord/tenant disputes)].]

[*This benefit is limited to [one] use[s] per year.*]

[Consumer Fraud Litigation:]

[Services related to the representation of a Member who is entitled under the applicable state "consumer fraud" laws to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a consumer fraud as defined in the applicable state law. This benefit does not apply to: (1) any lawsuit related to matters that are not specifically listed under the provisions of the applicable state fraud laws; (2) lawsuits normally handled on a contingent fee basis; (3) any action for or defense against a collection or related matter; or (4) matters for which the Member has or is required by law to have insurance.]

[*This benefit is limited to [one] use[s] per year.*]

[State Consumer Law Administrative Proceeding:]

[Services related to the representation in an administrative proceeding before a state agency for a matter related to consumer fraud.]

[*This benefit is limited to [one] use[s] per year.*]

[Small Claims Court Representation:]

[Consultation and/or representation for a [consumer] dispute filed in small claims court. (Attorney may not be permitted to attend court hearings in some jurisdictions).]

[*This benefit is limited to [one] use[s] per year.*]

[Construction [,][and][/][or] [Renovation] [and][/][or] [Home Repair] Dispute:]

[Consultation or representation in a dispute involving consumer goods or services related to construction [and][/][or] [renovation] [and][/][or] [home repairs] [that occurred on the premises of the Member's primary residence (where the Member has resided or intends to reside for [twenty-seven (27)] weeks]. [This benefit does not apply to consumer goods and services that are directly or indirectly related to a landlord/tenant dispute.]

[*This benefit is limited to [one] use[s] per year.*]

[*This benefit applies to the Member/Covered Spouse only.*]

[Mail Order or Internet Purchase Dispute:]

[The services of an attorney to review the nature of any mail order or Surface Web Internet Purchase dispute involving the purchaser [prior to the commencement of litigation]. This service includes the

consultation with the attorney and review and/or preparation of purchase documents and/or dispute letters.][If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] dispute[s] per year.]

[Bank Fee Dispute:]

[The services of an attorney to review the nature of any (non-business related) bank fee dispute between the Member and their bank [prior to the commencement of litigation]. This service includes the consultation with the attorney and review and/or preparation of purchase documents and/or dispute letters.][If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] dispute[s] per year.]

[First-time Vehicle Buyer:]

[The services of an attorney for the purchase of a first vehicle. This service includes the consultation with the attorney at or before closing and/or review and/or preparation of purchase and finance documents.]

[[This benefit is limited to [one] vehicle purchase[s] per year and must be the first vehicle purchase of the Member[/Covered Family Member].

[This benefit applies to the Member only.]]

[Vehicle Repair and Lemon Law Litigation:]

[Services related to the representation of a Member who is entitled under the applicable state "lemon" law to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a defective car as defined in the applicable state law. This benefit does not apply to: (1) any lawsuit related to matters that are not specifically listed under the provisions of the applicable state fraud laws; (2) lawsuits normally handled on a contingent fee basis; (3) any action for or defense against a collection or related matter; or (4) matters for which the Member has or is required by law to have insurance.]

[This benefit is limited to [one] use[s] per year.]

[Cell Phone Contract Dispute:]

[Review of the cell phone contract where the attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted, of up to maximum number of pages shown on the Schedule of Benefits. [This benefit does not include a written analysis or explanation of any form or document.]]

[In the event of a dispute over the terms of the agreement between the cell phone company and the Member, this benefit provides for representation in a dispute relating to the cell phone contract only if the Member has been sued or named in a [small claims] court action. This service covers counseling on prosecuting a [small claims] court action; helping the Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for trial. The service does not include the attorney's attendance or representation at a [small claims] trial, collection activities after a judgment or any services relating to post-judgment actions.]

[This benefit is limited to [one] use[s] per year.]

[Personal Property Protection:]

[Services cover counseling over the phone or in the office on any Personal Property issue, including consumer credit reports, contracts for the purchase of Personal Property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is included. The benefit includes reviewing personal legal documents and preparing promissory notes, affidavits and demand letters.]

[This benefit is limited to [one] use[s] per year.]

[Warranty Dispute:]

[Review of the warranty policy or service contract where the attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted, up to the maximum number of pages shown on the Schedule of Benefits. [This benefit does not include a written analysis or explanation of any form or document].]

[In the event of a dispute over the terms of the agreement between the warranty company and the Member, this benefit provides representation in a dispute relating to the warranty or service contract only if the Member has been sued or named in a [small claims] court action. [This service covers

counseling on prosecuting a [small claims] court action; helping the Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for trial]. [The service does not include the attorney's attendance or representation at a [small claims] trial, collection activities after a judgment or any services relating to post-judgment actions].
[This benefit is limited to [one] use[s] per year.]

[Health Care Coverage Dispute and Records:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations with an attorney on any Health Care Coverage dispute, civil [or criminal], involving a coverage, benefits, or privacy matter that arose while the health care or health insurance policy was in effect (as defined by the terms of that health care or health insurance policy). For a definition of Health Care Coverage, please see the Definitions section.]

[This benefit is designed to help the Member understand health care law provisions and coverages based on the federal [and/or state version of this law] [AAPACA], and to prepare a bona fide defense to any denials in coverage valued at more than [\$1,000.00] in covered medical services under the policy in dispute. [This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to medical bills or payments].

[This benefit also includes the review of simple health care policy coverage documents and the attorney will verbally explain the meaning or impact of any policy or related document, or make suggestions for dispute letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule of Benefits. [This benefit does [not] include a written analysis or explanation of any form or document but does include the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule of Benefits: policyholder dispute correspondence, and simple affidavit. Partial documents cannot be reviewed or prepared, and if the document e[other than the actual health care coverage policy] is more than the maximum number of pages shown in the Schedule of Benefits, the benefit does not apply.]

[Nothing in this benefit will pay or create any obligation to pay any health care or health insurance benefits to any person for any reason, and any coverage related to this benefit must be related to a Member's dispute under a health care or health insurance policy.]

[This benefit is limited to [one] use[s] per year.]

[Identity Theft Defense:]

[Services related to the representation of a Member regarding potential creditor actions resulting from identity theft, and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts.]

[This benefit is limited to [one] use[s] per year.]

[Estate Planning]

[Will or Codicil Preparation:]

[Preparation of one will or codicil (an amendment to an existing will), including the preparation of a simple testamentary support trust for the dependent children:]

[Will Preparation: Attorney shall prepare a will or codicil and discuss the legal requirements for signing the will.][This benefit does not cover Complex Wills, as defined in the Definitions section.]

[This benefit is limited to [one] use[s] per year[per Member[/Covered Spouse]]/Covered Family Member].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]]

[Complex Will Preparation: Attorney shall prepare a Complex Will or codicil.]

[This benefit shall be limited to [one] Complex Will[s] prepared [per year][each two (2) consecutive plan years][per Member[/Covered Spouse]]/Covered Family Member].

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only[, but may only be used for one document per year[per person]].]]

[Living Will/Health Care or Advance Directive/Health Care or Medical Power of Attorney:]

[This benefit covers the preparation of up to [2] of any of the following documents as defined in the Definitions section[per Member/Covered Family Member]:

- Living Will
- Health Care Directive
- [Advance Directive]
- Health Care Power of Attorney
- Medical Power of Attorney]

[The titles of the above documents may vary by state] [When state law allows the information contained in any two or more of the above mentioned documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Member/Covered Family Member].]

[Revocable or Irrevocable Living Trust Document:]

[Preparation of a revocable or irrevocable living trust for [either the Member, Covered Spouse, or a combined living trust document][the Member and/or Covered Spouse][the Member and/or Covered Family Member]. This benefit does not include services related to transactions to fund the trust or transfer assets into it.][This benefit does not include tax planning or tax advice.] [This benefit does not include the preparation of: [a charitable or charitable remainder trust;] [special needs trust;] [tax by-pass or credit shelter trust;] [asset protection trust;] [insurance trust;] [qualified domestic trust (QDOT);] [qualified terminable interest property trust (QTIP);] [or] [blind trust].]

[This benefit is limited to [one] use[s] per year [per Member[/Covered Spouse]/[/Covered Family Member].]

[This benefit applies to the Member and Covered Spouse only.]

[Special Needs Trust:]

[Preparation of special or supplemental needs trust documents for a mentally or physically disabled beneficiary. [This benefit is limited to trusts for a beneficiary who is [a family member][the child, spouse, [domestic partner] or parent] of the Member.] [This benefit does not include services related to transactions to fund the trust or transfer assets into it.][This benefit does not include tax planning or tax advice related to the trust or the Member's situation before and after the trust is prepared.]

[This benefit is limited to [one] use[s] per year.]

[Probate of Small Estate:]

[The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation), up to the maximum as shown in Schedule of Benefits.][This benefit does not apply when there are applicable state-mandated attorney fees.]

[Medicare/Medicaid/Social Security Proceeding:]

[This benefit will cover review or help with preparation of documents prior to the representation of a Member[and/or [Covered Spouse][Covered Family Member]] in any federal or state Medicare, Medicaid or Social Security administrative proceeding[(related to the Member's [or Covered Spouse's] elder parent(s)), provided the elder parent's interest is not in conflict with the Member's[/Covered Spouse's] interest]. This benefit does [not] cover any matter that falls outside the jurisdiction of the Office of Medicare Hearings and Appeals, state office assigned to oversee Medicaid fair hearings, or Social Security administration.] [This benefit does not cover attendance or representation by the attorney at or prior to any administrative hearing or appearance.] [This benefit applies to consultation or representation in a dispute relating to any such administrative proceeding and is covered up to the maximum shown in the Schedule of Benefits. Consultation and/or preparation and assistance for any proceeding filed in court is also covered, although the Member will be responsible for all fees incurred for representation needed after the maximum shown on the Schedule of Benefits.][This benefit does not cover the elder parents of [either] the Member [or the Covered Spouse's parents] if [neither] the Member [is not][nor the Covered Spouse is] named in any dispute, proceeding or litigation.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Social Security Administration Benefit Appeal:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations on any appeal to the Social Security Administration of denied social security benefits or supplemental security income (SSI).]

[This benefit is designed to help prepare an appeal to any denials valued at more than [\$1,000.00] in social security benefits or SSI under the policy in dispute. [This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to social security benefits or SSI.]

[This benefit also includes the review of simple Social Security Administration documents and verbal explanations of the meaning or impact of any policy or related documents, and suggestions for appeal letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule of Benefits. [This benefit does [not] include a written analysis or explanation of any form or document [and][but does include] the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule of Benefits: appeal correspondence and simple affidavit. Partial documents cannot be reviewed or prepared, and if the document [other than the actual decision document from the Social Security Administration] is more than the maximum number of pages shown in the Schedule of Benefits, the benefit does not apply.]

[Nothing in this benefit will pay or create any obligation to pay any social security benefits or SSI to any person for any reason, and any coverage related to this benefit must be related to an appeal of a denial of social security benefits.]

[This benefit is limited to [one] use[s] per year.]

[Elder Matters]

[Elder Parent Will Preparation:]

[Each Eligible Parent may receive [one] Simple Will[s] per year at no charge. The attorney will prepare the document and discuss the legal requirements for signing the will.] [This benefit does not cover Complex Wills, as defined in the Definitions section.]

[This benefit is limited to [one] use[s] per year [per Eligible Parent].]

[Elder Parent Living Will/Health Care or Advance Directive:]

[Each Eligible Parent may request [one] Living Will[s]/Health Care or Advance Directive[s], as they are defined in the Definitions section,] per year [at no charge][at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Living Will/Health Care or Advance Directive.] [The titles of the above documents may vary by state.] [When state law allows the information contained in any two or more of these documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Parent Durable Financial Power of Attorney:]

Each Eligible Parent may request [one] Durable Financial Power of Attorney[s], as defined in the Definitions section,] per year [at no charge][at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Durable Financial Power of Attorney.] [The titles of the above documents may vary by state.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Parent Health Care or Medical Power of Attorney:]

[Each Eligible Parent may request [one] Health Care or Medical Power of Attorney[s], as they are defined in the Definitions section,] per year [at no charge] [at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Health Care or Medical Power of Attorney.] [The titles of the above documents may vary by state.] [When state law allows the information contained in any two or more these documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Law Matters:]

[This service covers counseling the Member over the phone or in the office on any personal issues relating to the Eligible Parents as they affect the Member. This benefit includes reviewing documents of the Eligible Parents to advise the Member of the legal effect on the Member. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The benefit also includes preparing deeds involving the Eligible Parents when the Member and/or Covered Spouse is either the grantor or grantee; and preparing promissory notes involving the parents when the Member and/or Covered Spouse is either the payor or payee.]
[This benefit is limited to [one] use[s] per year.]

[Residential Matters]

[Real Estate [Sale][,][or][Purchase][or][Refinancing] of Primary Residence:]

[The services of an attorney for the [sale][,][or][purchase][or][refinancing] of a primary residence (where Member has resided or intends to reside for [twenty-seven (27)] weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. [Home equity loans and the sale or purchase of [unimproved or] rental properties are not included.] [This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.]]

[This benefit is limited to [one] closing[s] per year.]

[First-time Home Buyer:]

[The services of an attorney for the purchase of a first primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the purchase of unimproved or rental properties are not included.] [This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.]

[This benefit [is limited to [one] use[s] per year and] must be the first home purchase of the Member.]

[Vacation or Investment Home Purchase, Sale or Refinancing:]

[The services of an attorney for the purchase, sale, or refinancing of a vacation or investment residence (where Member has not resided or does not intend to reside for twenty-seven (27) weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans [and the sale or purchase of unimproved properties] are not included.][This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.]

[This benefit is limited to [one] closing[s] per year.]

[Home Equity Loan Assistance for Primary Residence [, or Second or Vacation Home]:]

[The services of an attorney for the review and/or preparation of a home equity loan on a primary residence [, or second or vacation] home. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution.]

[This benefit is limited to [one] closing[s] per year.]

[Property Tax Assessment:]

[The services of an attorney for review and advice on a property tax assessment on a primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit includes filing the paperwork, gathering the evidence, negotiating a settlement, and attending the hearing necessary to seek a reduction of the assessment.]

[This benefit is limited to [one] use[s] per year.]

[Property Tax Dispute:]

[Representation of the Member in a dispute involving property taxes on the Member's primary residence (where the Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit does not include the services of an attorney for review and advice on a property

tax assessment or any other service covered under the Property Tax Assessment benefit.] [This benefit does not include boundary or title issues related to business assets or property.]
[This benefit is limited to [one] use[s] per year.]

[Tenant Dispute:]

[Representation of the Member as a tenant in a dispute with his/her landlord.] [This benefit does not include representation for a tenant in a dispute with other tenants [or for a tenant acting in his/her capacity as sublessee or sublessor].]
[This benefit is limited to [one] use[s] per year.]

[Tenant Security Deposit Dispute:]

[The services of an attorney to assist the Member as a tenant in recovering a security deposit from the residential landlord for the primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. This benefit covers preparation for prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for the small claims trial. The service does not include the attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.]
[This benefit is limited to [one] use[s] per year.]

[Landlord Dispute with Tenant:]

[This benefit covers the Member where he/she is a landlord [, but where the regular business or livelihood of the Member is that other than a landlord,] for matters involving evictions, leases, or disputes with a residential tenant. The service includes advice and representation if a lawsuit is filed up to the maximum shown on the Schedule of Benefits. This benefit does not include representation for a tenant in disputes with other tenants [or for a tenant acting in his/her capacity as sublessee or sublessor]. If a lawsuit is required in order for the landlord to recover his or her damages, then representation will be provided up to the maximum shown in the Schedule of Benefits and the Member will be responsible for paying all fees for any additional services required.]
[This benefit is limited to [one] use[s] per year.]

[Security Deposit Dispute with Tenant:]

[This benefit covers the Member where he/she is a landlord [, but where the regular business or livelihood of the Member is that other than a landlord,] in defending against the recovery of a security deposit from the Member's residential tenant for any residence owned and leased by the Member; reviewing the lease and other relevant documents; and preparing a letter to the tenant specifying what part of the deposit, if any, will not be returned. It also covers assisting the Member in defending a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for the small claims trial. The service does not include the attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.]
[This benefit is limited to [one] use[s] per year.]

[Construction Defect Dispute:]

[The services of an attorney in a dispute relating to a defect or damage caused by the construction of the Member's new primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year), purchased within the past [five (5)] years up to the maximum shown in the Schedule of Benefits.]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member/Covered Spouse only.]

[Neighbor Dispute:]

[The services of an attorney in a dispute relating to a Member's Neighbor up to the maximum shown in the Schedule of Benefits. For a definition of Neighbor, please see the Definitions section. Advice and/or preparation and assistance for a dispute filed in court is covered, although representation in [small claims] court is not covered. [This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in his/her capacity as a member of a condominium/homeowners'/property owners' association or a housing cooperative board.]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member/Covered Spouse only.]

[Noise Reduction Dispute:]

[The services of an attorney in a dispute relating to a Member's enjoyment of his/her residence, where any activity related to noise affecting the Member's enjoyment of their home is prohibited by federal, state or local law, up to the maximum shown in the Schedule of Benefits. Advice and/or preparation and assistance for a dispute filed in court is also covered, although representation in [small claims] court is not covered.

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Boundary or Title Dispute:]

[Services needed to negotiate and/or litigate matters arising from boundary or Real Property title disputes involving the Member's primary [or secondary or vacation] residence and where coverage is not available under the Member's homeowner or title insurance policies. This benefit includes filing to remove a mechanic's lien.] [This benefit does not include boundary or title issues related to business assets or property.] [This benefit does not include boundary or title issues arising from the assertion of Eminent Domain.]

[This benefit is limited to [one] use[s] per year.]

[Zoning Application:]

[Services needed to negotiate and/or litigate the change of zoning or variance for the Member's primary [or secondary or vacation] residence. This benefit applies to the Member as a [named] plaintiff or defendant. This benefit includes research and review of the law, surveys, advising the Member, preparing applications, and preparing for and attending the hearing.] [This benefit does not include zoning or variance issues related to business assets or property.]

[This benefit is limited to [one] use[s] per year.]

[Real Estate Dispute:]

[The services of an attorney for the representation of the Member as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of the Member's primary residence (where Member has resided or intends to reside for [twenty-seven (27)] weeks or more per year).]

[This benefit does not include disputes regarding contracts or obligations for the purchase or sale of unimproved land.] [This benefit does not include the review or preparation of real estate construction contracts or closing documents, or attendance by the Member's attorney at closing.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to Member/Covered Spouse only.]

[Private Real Estate Organization [(HOA/COA/POA[or]D)]] [[Co-Op]] Board] Dispute [Defense]:]

[The services of an attorney for the representation of the Member [as a [named] defendant] in a dispute involving a private real estate organization. [This benefit includes representation of the Member [as a [named] defendant] in a dispute with a HOA/COA/POA or Co-Op board.] [This benefit does not include disputes in which the Member and/or Covered Family Member holds any position within the private real estate organization or holds a position as board member of the private real estate organization.]

[This benefit is limited to [one] use[s] per year.]

[Financial Matters]**[Debt Collection Defense:]**

[The defense of any dispute involving personal (non-business related) debt. This benefit includes correspondence, negotiating with creditors to arrange a repayment schedule, assistance in limiting harassment by bill collectors, and negotiating settlement after a complaint is filed. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.]

[This benefit is limited to [one] use[s] per year.]

[Garnishment Defense:]

[The defense of any dispute involving wage or earnings garnishment to collect on a court-ordered judgment related to personal (non-business related) goods or services. This benefit includes

correspondence, negotiating with the court or opposing party to arrange a repayment schedule, assistance in limiting harassment by bill collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.]

[This benefit is limited to [one] use[s] per year].

[Bankruptcy:]

[Representation on behalf of the Member for personal (non-business related) bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Foreclosure:]

[Defense of the Member in an action to foreclose on the Member's primary residence (where Member has resided or intends to reside twenty-seven (27) weeks or more per year.)]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Tax Audit:]

[Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit required by federal and state tax authorities and negotiations relating to it. This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.]

[[This benefit is limited to [one] use[s] per year.]

[Tax Defense:]

[The defense of any dispute involving the collection of personal (non-business related) debt by a [state or][federal]tax agency. This benefit includes correspondence, negotiating with the creditor tax agency to arrange a repayment schedule, assistance in limiting harassment by bill collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.]

[This benefit is limited to [one] use[s] per year].

[Student Loan Refinancing/Collection Defense:]

[The services of an attorney up to the maximum shown in the Schedule of Benefits for a student loan refinancing or collection dispute proceeding.. This benefit includes negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, all related to one or more school loans up to and including trial if necessary.

This benefit does not include: vacating a judgment; counter, cross or third-party claims; bankruptcy, any action arising out of family law matters, including support and post decree issues; or any matter where the creditor is affiliated with the sponsor or employer.]

[This benefit is limited to [one] use[s] per year.] [This service covers the Member[only, not a Covered Family Member,][and/or Covered Family Member] when there is an issue regarding a student loan in the name of the Member[and/or Covered Family Member]

[Repossession Defense:]

[The defense of any dispute involving the repossession of personal (non-business related) property by a private (non-governmental) party. This benefit includes correspondence, negotiating with the opposing party to arrange a repayment schedule, assistance in limiting harassment by bill or property repossession collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.][*This benefit is limited to [one] use[s] per year].*

[Separation, Divorce, Civil Annulment:]

[Legal representation of the Member for up to the maximum shown on the Schedule of Benefits in an uncontested separation or civil annulment; consent or default divorce, uncontested divorce or Contested Divorce. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. A consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of the maximum shown on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of the maximum; [or](2) contested matters in which case the Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule of Benefits; [or (3) services relative to post-decree representation]. A contested separation, divorce or civil annulment requires more than [five] hours of attorney time[,][and] involves disputed issues [and requires that both parties be represented by an attorney.]

[This benefit is limited to [one] use[s] per year (representation seeking or defending against interim order shall constitute a separate use).] [This benefit applies to the Member [only]] [and Covered Family Members only for actions not involving the Member as an opposing party].]

[Post-Divorce Proceedings:]

[Legal representation of the Member for up to the maximum listed on the Schedule of Benefits in a contested or uncontested post-divorce proceeding. An uncontested post-divorce proceeding does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of the maximum listed on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of the maximum; (2) contested matters in which case the Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule of Benefits. A contested post-divorce proceeding requires more than [five] hours of attorney time, involves disputed issues and requires that both parties be represented by an attorney.][This benefit includes [custody[,]][support[,]][and][alimony] proceedings.]

[This benefit is limited to [one] use[s] per year.] [This benefit applies to the Member [only]] [and Covered Spouse only for actions not involving the Member as an opposing party].]

[Prenuptial Agreement:]

[This service covers the preparation of an agreement by a Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Member. The fiancé/partner must have separate counsel or must waive representation.]

[This benefit is limited to [one] use[s] per year.]

This benefit applies to the Member only.]

[Name Change:]

[Services required to accomplish a legal name change for a Member/Covered Family Member.]

[This benefit is limited to [one] use[s] per year [per Member/Covered Family Member]].

[Surrogacy Representation:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a surrogacy or artificial conception where the Member/Covered Spouse is the intended parent, subject to state law. This service can be used for consultation, contract preparation and negotiation, representation in dispute resolution and court proceedings required to establish parental rights. [This benefit cannot be combined with any other benefit, including adoption.] This benefit does not include representation for the surrogate mother, donor or any party other than the Member/Covered Spouse. This benefit does not apply where state laws do not address surrogacy or where surrogacy is not legal.

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Uncontested] [Guardianship/Conservatorship:]

[Services required to establish a Member/Covered Family Member as the guardian(s) or conservator(s) of [a family member of either the Member or Covered Spouse][another]. This benefit does not include fees for a court-appointed attorney for the child/conservatee.][This benefit does not include contested matters].

[This benefit is limited to [one] use[s] per year.]

[[Uncontested]Government Agency/Stepparent Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a[n uncontested] governmental agency or stepparent adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through any agency other than a governmental agency. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. [If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, then coverage will terminate and the Member will be responsible for any additional legal fees].]

[This benefit is limited to [one] use[s] per year.]

[Uncontested] Non-Government Agency Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested agency (non-government) adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through a governmental agency. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member will be responsible for any additional legal fees.] [This benefit cannot be combined with any other benefit[, including surrogacy].]

[This benefit is limited to [one] use[s] per year.]

[Uncontested Private Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested private adoption not involving an agency. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) representation of any party other than the adopting parent. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate, and the Member will be responsible for any additional legal fees.] [This benefit cannot be combined with any other benefit[, including surrogacy].]

[This benefit is limited to [one] use[s] per year.]

[International Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an international adoption. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) immigration services for the child. If the amount of an attorney's time for exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[[[Uncontested]Grandparent Visitation or Custody:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a[n uncontested] grandparent visitation or grandchild custody proceeding. This service covers legal services and court work in a state court where a Member/Covered Spouse are seeking changes to, or enforcement of, an existing valid court decree covering their grandchildren. This benefit will not apply when the grandchild(ren)'s interests are already being asserted in a legal proceeding by their legal parent(s).

This benefit does not include fees for a court-appointed attorney for the child. A contested grandparent visitation or custody issue is one that requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for an uncontested [or contested] adoption exceeds the maximum shown on the Schedule of Benefits, then coverage will terminate and

the Member will be responsible for any additional legal fees.] [This benefit does not apply where state laws do not address grandparents' rights.]]
[This benefit is limited to [one] use[s] per year.]

[Uncontested][Family Member][Grandparent] Adoption and Legitimization:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an[uncontested] adoption of a [grandchild(ren)][,][or][family member[and[/]or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].] This service covers legal services and court work in a state or federal court for an adoption by the Member/Covered Spouse of their [grandchild(ren)][,][family member][and[/]or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].] Legitimization of a Member/Covered Spouse's [grandchild(ren)][,][or][family member][and[/]or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian], including reformation of a birth certificate, is also covered. [This benefit [includes][does not include] coverage for custody disputes involving the [grandchild(ren)][family member][and[/]or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].]

This benefit does not include fees for a court-appointed attorney for the child. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for an uncontested [or contested] adoption exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[[Uncontested]Guardianship of [Family Member][Grandchild]:]

[Legal representation up to the maximum shown on the Schedule of Benefits in a[n uncontested] [grandparent] guardianship proceeding. This service covers establishing a guardianship over a [grandchild/grandchildren][family member] and his or her estate when the Member/Covered Spouse is appointed as guardian. It includes obtaining a guardianship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship is sought, or any annual accountings after the initial accounting. If the amount of an attorney's time for an uncontested [or contested] guardianship exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Child [Custody/]Support Proceeding Involving Never-Married Parents:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a child [custody/]support proceeding. This service covers the Member [only][and/or Covered Family Member], when there is an issue of child [custody/]support of a child parented by a person with the Member[/Covered Family Member], but never married to the Member[/Covered Family Member]. This service covers representation to obtain a support order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, representation for the opposing parent, or any paternity proceeding. If the amount of an attorney's time for an uncontested or contested child [custody/]support proceeding exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Paternity Proceeding:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a paternity proceeding, whether the Member is bringing or defending this action. This service covers representation to obtain a court order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the opposing parent. If the amount of an attorney's time for an uncontested or contested paternity proceeding exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This service covers the Member only.]

[Stalking Victim Assistance:]

[This benefit covers advice and consultation, preparation of affidavits and any temporary restraining order (TRO), and review of any related documents for any who is a victim of a stalking incident(s) as defined by state law. This benefit also covers services needed to help the victim prepare for hearings. This benefit does not include representation for a Covered Family Member when it conflicts with the Member's interests.]

[This benefit is limited to [one] use[s] per year.]

[Protection from Domestic Violence:]

[Services needed to assist the Member only, in obtaining a protective order arising from a domestic violence or abuse matter, including all required paperwork and attendance at all court appearances. This benefit does not include representation in suits for damages, defense of any action, or representation of the offender.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Juvenile Court Proceeding:]

[Services related to the representation of the dependent child of a Member[/Covered Family Member] in any juvenile court proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of juvenile court [or any matter that may be considered a felony].]

[This benefit is limited to [one] use[s] per year.]

[Special Needs Education Representation:]

[Services needed to negotiate an education program subject to availability through the local school district for a special-needs dependent child of a Member]. This benefit includes consultations, review or preparation of documents and attendance at meetings or hearings. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[School Code of Conduct/Ethics Proceeding:]

[Services needed for a dependent child of a Member[/Covered Spouse] for consultation, and review or help with preparation of documents prior to the representation of the dependent child in any school proceeding which involves allegations of a violation of the school code of conduct, code of ethics, or honor code, provided the dependent child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at, or prior to, any proceeding, hearing or appearance.][This benefit does not include school proceedings that involve the potential expulsion of the dependent child.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.] [This benefit applies to the Member only.]

[School Harassment Proceeding:]

[Services needed for a dependent child of a Member[/Covered Spouse] for consultation, and review or help with preparation of documents prior to the representation of the dependent child in any school proceeding which involves allegations of an enrolled student harassing another enrolled student, provided the dependent child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at, or prior to, any proceeding, hearing or appearance.][This benefit does not include school proceedings that involve the potential expulsion of the dependent child.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.] [This benefit applies to the Member only.]

[School Expulsion Proceeding:]

[Services related to the representation of a dependent child of a Member[/Covered Family Member] in any school expulsion administrative proceeding, provided the child's interest is not in conflict with

the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled.]
[This benefit is limited to [one] use[s] per year.]

[School Administrative Proceeding:]

[Services needed for a dependent child of a Member[/Covered Family Member] for consultations, and review or help with preparation of documents prior to the representation of the dependent child in any school administrative proceeding (not including expulsion), provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at or prior to any administrative hearing or appearance.]
[This benefit is limited to [one] use[s] per year]

[Immigration Assistance:]

[This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents, and helping the Member prepare for hearings. [This service also covers representation in the [defense [and] [/][or] assertion of status relating to immigration policies.] [This benefit also extends to the Member's Covered Family Members and non-covered family members[, including the Member's parent[, sibling][, grandchild(ren)][, fiancé(e)][, and other family members acting as a custodian of the Member's child(ren)] who are attempting to become US citizens [in the manner prescribed by law].]]
[This benefit is limited to proceedings involving [one] covered immigration applicant[s] per year.]

[Parental Responsibility Matters:]

[Representation of the Member[/Covered Spouse] in juvenile court proceedings [(except those involving traffic matters)] where a the State has brought an action against the Member[/Covered Spouse] relating to his or her parental responsibilities for a Covered Family Member.]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member/Covered Spouse only.][This benefit applies to the Member only.]

[Civil Matters]

[Civil Litigation Defense:]

[Services related to the representation of a Member who is a named defendant in a filed civil lawsuit (non-business related), up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; [or] (3) matters for which the Member has or is required by law to have insurance[; 4) post judgment matters; (5) matters with criminal penalties; or (6) litigation of a job-related incident.][This benefit does not include services relating to counter, third-party or cross claims].
[This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in their capacity as a member of a condominium/ homeowners'/property owners' association or a housing cooperative board.]
[This benefit is limited to [one] use[s] per year.]

[Property Owner Gun Rights Civil Defense:]

[Services related to the representation of a Member who is a named defendant in a filed civil lawsuit (non-business related), arising from the Member's use or possession of his or her legally owned and possessed firearm while on his/her residential property, up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; [or] (3) matters for which the Member has or is required by law to have insurance[; 4) post judgment matters; (5) matters with criminal penalties; or (6) litigation of a job-related incident.][This benefit does not include services relating to counter, third-party or cross claims].
[This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in their capacity as a member of a condominium/ homeowners'/property owners' association or a housing cooperative board.]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member/Covered Spouse only.]

[Incompetency Defense:]

[Services related to the representation of a Member in the defense of any incompetency action, including court hearings when there is a proceeding to find the Member incompetent.]

[This benefit is limited to [one] use[s] per year.]

[Administrative Hearing Representation:]

[Services needed to defend the Member from civil proceedings before a municipal, county, state, or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency regarding an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.]

[This benefit is limited to [one] use[s] per year.]

[Discounted Contingency Fees:]

[Participating Attorneys will handle the matter at a maximum percentage of the gross award. It is the Member's responsibility to pay this fee and all costs.]

- [When state laws set contingency fees: Lesser of [10]% less than state law maximum fee or the Participating Attorney's usual fee.]
- When state laws do not set contingency fee: Maximum of [29]% if settled before trial, [36]% if trial is conducted, or [40]% after an appellate brief is filed.]

Contingency rate discount applies in those cases where attorneys customarily take a case on a contingency fee, (an agreed upon portion of any recovery), depending on the outcome of the case.]

[Mediation:]

[The services of an attorney for representation at a [court-required] mediation.] [This benefit does not include the cost of the mediator's services.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Criminal Defense]**[Traffic Ticket:]**

[Services related to the representation of the Member in defense of any traffic ticket except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor, trial, and counseling and preparing Member for self-representation at any hearings if chosen.][This benefit does [not] cover violations related to a commercial driver's license.][This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Serious Traffic Matter:]

[Services related to the representation of a Member who is charged by governing authorities with moving traffic violation(s) and conviction could result in suspension or revocation of a state-issued license permitting a person to drive a motor vehicle.][This benefit does [not] cover violations related to a commercial driver's license.] [This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.][This benefit can[not] include expungements of misdemeanor convictions.][This benefit does [not] include adjustments to probation or parole.]

[This benefit is limited to [one] use[s] per year.]

[Administrative Proceeding:]

[Services related to the representation of a Member in an administrative proceeding relating to the suspension or revocation of driving privileges.][This benefit does [not] cover suspension or revocation of a commercial driver's license.]

[This benefit is limited to [one] use[s] per year.]

[Bench or Arrest Warrant:]

[Services related to the representation of a Member who is charged by authorities with criminal misdemeanor, moving traffic violation(s) or parking violations where a bench warrant or arrest

warrant has issued against the Member and conviction could result in arrest, suspension or revocation of drivers' license (not associated with any felony charge).]
[This benefit is limited to [one] use[s] per year.]

[Habeas Corpus Proceeding:]

[Services related to the representation in a Habeas Corpus proceeding.]
[This benefit is limited to [one] use[s] per year.]

[Misdemeanor Defense:]

[Defense of a Member in connection with criminal misdemeanor charges (not associated with any felony charge). [This benefit does [not] include defense of moving traffic violations.][This benefit does [not] include juvenile matters.][This benefit can[not] be used for expungements of misdemeanor convictions.][This benefit does [not] include employment related misdemeanors.][This benefit does [not] include misdemeanors relating to a commercial driver's license.][This benefit does [not] include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.]

[DUI/DWI Defense:]

[Defense of a Member in connection with Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations misdemeanor charges (not associated with any felony charge). [This benefit does [not] include[employment related] DUI/DWI charges.][This benefit does [not] include misdemeanors relating to a commercial driver's license.] [This benefit does [not] include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member only.]

[[Employment Related]Felony Defense:]

[Defense of a Member in connection with criminal felony charges [alleged to have arisen in connection with the duties of the Member's principal employment]. [This benefit does [not] include defense of moving traffic violations.] [This benefit does [not] include[employment related] DUI/DWI charges.][This benefit does [not] include expungements of felony convictions.][This benefit does not include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member only.]

[Medicaid/Medicare Asset Transfer Defense:]

[Defense of a Member in connection with criminal [misdemeanor] charges [(not associated with any felony charge)] instituted by a governmental agency connected to Medicaid or Medicare and related to an alleged unlawful transfer of assets legal dispute. [This benefit does not include defense of other Medicare or Medicaid claims or violations][This benefit must relate to the transfer of property to or from an elder parent of either the Member or Covered Spouse.][This benefit can[not] include expungements of misdemeanor convictions.][This benefit does not include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.]

[Property Owner Gun Rights Criminal Defense:]

[Defense of a Member in connection with criminal misdemeanor [or felony] charges [(not associated with any felony charge)] arising from the Member's use or possession of his or her legally owned and possessed firearm while on his/her residential property. [This benefit does not include defense against charges in a domestic violence case or any case involving the Member or other Covered Family Members as an opposing party.] [This benefit can[not] be used for expungements of misdemeanor [or felony] convictions.] [This benefit does [not] include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.] [This benefit applies to the Member/Covered Spouse only.]

[Adjustments to Probation or Parole:]

[Services needed to seek an adjustment to probation or parole which was placed on the Member as part of his or her conviction or plea related to a criminal misdemeanor [and/or felony] charge.] [This benefit does not include defense of the criminal misdemeanor [and/or felony] charge[s].] [This benefit does [not] include adjustments to probation or parole requirements related to the conviction or plea relating to [a juvenile matter] [or] [an employment related misdemeanor/felony] [or] [a

misdemeanor[/felony] involving a commercial driver's license.].] [This benefit cannot be used for expungements of convictions.]
[This benefit is limited to [one] use[s] per year.]

[Restraining Order Assistance:]

[Services needed to obtain a temporary restraining order [during regular court hours]. This benefit includes consultations, review or preparation of documents. This benefit applies only to the Member and/or Covered Family Members for actions not involving the Member or other Covered Family Members as an opposing party.]
[This benefit is limited to [one] use[s] per year.]

[Small Business Owner Advice and Representation]

[Initial Legal Consultation:]

[Up to the maximum as shown in the Schedule of Benefits for telephone or office consultations with an attorney on any Small Business owner legal matter, civil or criminal, even where business problems are specifically excluded. For a definition of a Small Business, please see the Definitions section. [To qualify for this benefit, the Small Business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder. Consultations are limited to [one-half hour] per new legal topic.]] [Consultations are unlimited in number and time so long as Member does not require directly or indirectly any attorney to engage in helping any Member practice law, as each attorney determines in a good faith application of the relevant ethical rules in which the attorney is licensed.]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Review of Simple Document:]

[The attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted [of up to the maximum number of pages as shown in the Schedule of Benefits. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.] [This benefit does [not] include a written analysis of any form or document.]]
[This benefit is limited to [one] use[s] per [year][quarter].]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Document Preparation:]

[Preparation of any of the following documents: [simple deed (excluding those reviewed or prepared under the real estate benefit),][promissory note,] [consumer dispute correspondence,] [installment sales agreement,] [general power of attorney,][lease agreement (tenant only),] and simple affidavit]. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]
[This benefit is limited to [one] use[s] per year [per document].][This benefit does not apply to documents that exceed the maximum number of pages shown in the Schedule of Benefits.]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Incorporation Advice and Filing:]

[This service covers the review of a Certificate of Incorporation, up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the Certificate of Incorporation, and assistance filing the application with the appropriate governing agency. [To qualify for this benefit, the Certificate of Incorporation must be related to a Small Business owned by the Member [and/or Covered Spouse] and the Small Business may not present a current or potential future conflict with the Policyholder.] For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.]
[This benefit is limited to the maximum number of pages shown on the Schedule of Benefits and [one] use[s] per [year][quarter].]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Patent/Trademark/Copyright Advice and Filing:]

[This service covers the review of a patent/trademark/copyright application for an invention or original content created by the Member [and/or Covered Spouse], up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the application, and assistance filing the application with the appropriate governing agency. [To qualify for this benefit, the invention or original content must be related to a Small Business owned by the Member [and/or Covered Spouse] and neither the Small Business nor the invention or original content may present a current or potential future conflict with the Policyholder.] For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.] *[This benefit is limited to the maximum number of pages shown on the Schedule of Benefits and [one] use[s] per [year][quarter].]*
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Customer Dispute:]

[This benefit applies to consultation or representation in a dispute relating to a customer's purchase of the Member [and/or Covered Spouse]'s Small Business's goods and/or services and is covered up to the maximum shown in the Schedule of Benefits. Consultation and/or preparation and assistance for a customer dispute filed in small claims court is also covered, although representation in small claims court is not covered. If the amount of an attorney's time exceeds the maximum shown in the Schedule of Benefits, the Member will be responsible for any additional legal fees at the Discounted Rate shown on the Schedule of Benefits. This benefit does not include representation for matters relating to taxes. For a definition of a Small Business, please see the Definitions section. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Miscellaneous Small Business Owner Legal Services:]

[This benefit will cover up to the maximum shown in the Schedule of Benefits for any legal services needed by the Member and/or Covered Spouse for any other legal service required for any Small Business owner legal matters. For a definition of a Small Business, please see the Definitions section. If the amount of an attorney's time exceeds the maximum shown in the Schedule of Benefits, the Member will be responsible for any additional legal fees at the Discounted Rate shown on the Schedule of Benefits. [This benefit does not cover reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Member's Small Business tax return; negotiating with the agency; advising the Member on necessary documentation; attending an IRS or a state or local taxing authority audit; prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns; the services of an attorney during a Small Business tax audit process required by federal and state tax authorities; or a defense against criminal charges nor the defense of civil tax litigation in any tax court.] [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]
[This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per [quarter][year][and may only be used for a single legal matter].]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Discounted Small Business Owner Legal Services:]

[Assistance with Small Business owner legal matters not specifically covered or excluded under Small Business Owner Advice and Representation. Advice and representation to be provided at a discounted rate shown in the Schedule of Benefits. This benefit does not include representation for matters relating to taxes. For a definition of a Small Business, please see the Definitions section.] [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Major Trial Supplement]

[In addition to any coverage as shown in the Schedule of Benefits, representation in any non-excluded trial matter that lasts more than [three] [full] court days will be covered as shown on the Schedule of Benefits. Payments to the attorney for any covered trial begin on day [four] of the covered trial and will be paid for legal fees only at a maximum amount shown on the Schedule of Benefits per [half]day of trial up to the maximum shown on the Schedule of Benefits. Nothing in this Trial Supplement covers any payment for any amount related to the covered trial except actual legal fees for the attorney's time.][This benefit excludes any case taken by an attorney on a contingent fee basis.]

[This benefit is limited to one use per year.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

OBTAINING BENEFITS

Claim for Benefits

1. Members should call the Member Service Center to confirm the potentially applicable benefit(s) prior to consulting with any attorney. [The Member/Covered Family Member must provide all information requested with respect to the circumstances of an insured event or service provided.] The Member Service Center will assign a Participating Attorney to provide services relative to the matter. Failure to notify the Member Service Center within thirty (30) days following consultation with an attorney may result in a denial of benefits.
2. To confirm coverage for matters to which Managed Case Rules apply reference Managed Case Rules in the Schedule of Benefits.
3. Members and/or Covered Family Members who are requesting services must remain enrolled and continue to pay premium hereunder.
4. Upon completion of a Covered Service, the Member/Covered Family Member may be required by the Participating Attorney to sign a confirmation of completion. Failure to sign the confirmation may result in denial of the claim and the Member/Covered Family Member will be responsible for all legal fees.
5. If the Member/Covered Family Member pays for pre-authorized services provided by a Non-Participating Attorney, the Member must submit a reimbursement form (provided by Member Service Center) accompanied by an original itemized bill, proof of payment and supporting documentation sufficient to demonstrate the work completed in the matter within sixty (60) days after incurring the legal fees. Benefits provided to the Member/Covered Family Member for Covered Services are subject to the maximum as shown in the Schedule of Benefits.
6. Payment by Us for Covered Services does not preclude the attorney (whether Participating or Non-Participating) from seeking and recovering attorney's fees from an opposing party, where authorized by law, court rule, or contract, at the attorney's customary or prevailing rate. If the Member/Covered Family Member receives reimbursement of attorney's fees, then the Member/Covered Family Member agrees to reimburse Us for payments issued.

Disputes Between Member and Covered Family Member

In the event that the Member and one of the Covered Family Members are involved as adversaries in a dispute that is a Covered Service, only the Member will be covered.

If two or more Covered Family Members are involved in a dispute that is otherwise covered, no coverage will be provided.

If two Members are involved as adversaries in a dispute that is a Covered Service, separate coverage for each Member will be provided.

EXCLUSIONS

The following benefits are excluded:

Appellate court proceedings, class actions, interventions, malpractice proceedings, actions in which punitive damages are being sought, derivative actions and amicus curiae filings.

The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.

Matters relating to: securities, trademark or patent matters; [business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters]; [matters arising out of a Member/Covered Family Member's role as an officer or director of an organization]; matters involving the law or laws of jurisdictions other than the United States and its territories [and Canada][except as specifically described under Covered Services]; any matters involving a government (domestic or foreign) entity or agency[except as specifically described under Covered Services]; farm related issues; [matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property]. [A multi-family residence, whether or not used by the Member/Covered Family Member as his or her primary residence, is deemed an investment or income-producing property.]

Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

Matters that the attorney deems frivolous, spurious, harassing, or unethical or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees awarded as part of a judgment, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgments, jury fees, court reporter fees, investigative costs, [mediator or]arbitrator fees, and all other incidental and out-of-pocket legal and litigation costs.

Any services on behalf of a Covered Family Member against the interests of the Member.

Any employment-related matter. This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, and age discrimination. [This provision does not apply to exclude certain employment-related legal issues where either the employer or employee purchases limited coverage provided in the Policy and described under Covered Services or as an attachment thereto that will provide coverage and benefits for specific civil and/or criminal job-related litigation. For this exception to apply, the employer must have approved this coverage.]

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale, marketing, administration or other processes related to the Policy; Legal Plan Administrator or its subsidiaries; [Claims Administrator or its subsidiaries; Policyholder; Member's employer;]Virginia Surety Company, Inc. and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; [Plan Sponsor;] or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy.

Except for consultation, the Policy will not provide benefits in connection with pre-existing matters, which includes any matter where the Member/Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney, [except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated].

[The Policy does not allow benefits listed under the Covered Services section to be combined for one legal matter.]

Where there are specific hours or dollar amounts provided in the Policy, or where a maximum is set under the Managed Case Rules, the Member will be responsible for all attorney fees incurred which exceed the maximum. Additional exclusions related to each benefit are included in the Covered Services.

GENERAL PROVISIONS

Attorney-Client Relationship

All attorneys are subject to the authority of the state Supreme Court and the state bar association of the state(s) where they are licensed to practice. The Member has the unrestricted right to choose an attorney. The Member's relationship with an attorney is privileged and strictly confidential. We will not interfere in the attorney-client relationship or in the attorney's independent exercise of his or her professional judgment. Participating Attorneys are not certified specialists. Participating Attorneys are not agents or employees of either the Legal Plan Administrator or Us.

The Member shall authorize the Participating Attorney to provide the Legal Plan Administrator with information and supporting documentation on the number and type of services provided to the Member.

By using legal services benefits that are provided under the Policy, the Member agrees that neither We, nor the Policyholder, nor any other person involved in the marketing or administration of the Policy, shall have any liability for the acts, errors or omissions of an attorney providing services, in whole or in part.

Non-Participating Attorney Services

If the Member already has an attorney, the Member may prefer to use her/him as a Non-Participating Attorney. To do so, the Member must first contact the Member Service Center and notify the representative of his/her intention to use a Non-Participating Attorney for a Covered Service. The Member Service Center will send the Member a claim form which must be completed and returned in order to request reimbursement. The Member's reimbursement will be based on the reimbursement schedule shown under the Non-Participating Attorney column of the Schedule of Benefits. If a Member has a Non-Participating Attorney he or she would prefer to work with, the Legal Plan Administrator may elect to offer to negotiate with the attorney on behalf of the Member, but cannot guarantee the Non-Participating Attorney will accept the Plan Discounted Rate.

Subrogation and Coordination of Benefits

All benefits will be subject to subrogation and coordination of benefit rules. For the purpose of subrogation, We may require the Member/Covered Family Member to assign all rights of recovery of legal fees to the extent that payment is made by Us. If an assignment is sought, the Member/Covered Family Member must cooperate in providing the assignment.

Legal Terminology

The Member or Covered Family Member may call the Member Service Center to obtain a definition or explanation of any term used herein.

Coverage Period

The coverage period is automatically renewable upon receipt of appropriate premium unless terminated in accordance with the terms hereof.

Coverage Territory

The coverage territory includes the United States and United States territories[and Canada][unless otherwise identified in Schedule A attached hereto].

Premium Refund Provision

In the event that the premium mode is other than monthly and the Group Policy is terminated or the Member elects to terminate the coverage, a pro-rata premium refund will be made in accordance with the insurance laws of the Policyholder's state.

Secondary Coverage

If the Member/Covered Family Member is entitled to receive legal services or reimbursement for legal services from any other person or organization, the coverage available under the Policy would be considered excess as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

Termination and Cancellation of Coverage

Coverage provided to the Member shall terminate upon the first of the following to occur:

- a. Cancellation or termination of the Group Policy;
- b. If applicable, the Member fails to re-enroll;
- c. The Member is no longer associated with Policyholder; or
- d. The Member fails to remit premium when due, subject to the statutory grace period.

[Coverage provided to a Covered Family Member of a Member shall terminate upon the first of the following to occur:

- a. The Member's coverage is cancelled or terminated; or
- b. The family member ceases to qualify as a Covered Family Member as defined[in the Definitions section].]

When coverage for a Member/Covered Family Member terminates and a matter is unresolved when coverage terminated, then any further legal work between said Member/Covered Family Member and the Participating Attorney shall be outside the scope and coverage of the Policy. The Participating Attorney shall not be obligated to provide any benefits under the Policy and any further legal services shall be based upon an independent and separate fee agreement entered into, if at all, between the former Member/Covered Family Member and the attorney. If such an agreement is not entered into, then the Participating Attorney may withdraw from any further representation in accordance with applicable law and State Bar standards.

After the Group Policy has been in effect for sixty (60) days or more, it may be cancelled for one of the following reasons:

- a. Nonpayment of premium by Policyholder for covered Members;
- b. The Group Policy was obtained through material misrepresentation;
- c. Policyholder violated the material terms and condition of the Group Policy;
- d. The risk originally accepted has measurably increased;
- e. Loss of reinsurance by the Company;
- f. Continuation of the Group Policy would be in violation of the law;
- g. Company elects to discontinue underwriting the Group Policy for this class of risk.

The Company shall provide written notice of cancellation to the Policyholder at least [sixty (60)] days prior to the effective date of such cancellation. If the Company cancels for non-payment of premium, the Company shall provide written notice of cancellation to the Policyholder at least [ten (10)] days prior to the effective date of such cancellation. All notices shall state the reason for cancellation. The Policyholder is responsible for notifying the Members of cancellation.

Illegal Activity, Misrepresentation and Fraud

We will not provide coverage if the Member/Covered Family Member has intentionally concealed or misrepresented any material fact or circumstances or been involved in any illegal activity related to the Policy or claim. We will not provide coverage if doing so would be in violation of any United States economic or trade sanction.

Premium Remittance

The Policyholder shall remit premium to the Company no later than the [10th] calendar day following the month for which Group Policy coverage is provided.

Grace Period

The Group Policy provides the Policyholder a grace period of thirty-one (31) days after the premium for covered Members' due date to remit the premium that is due and unpaid. During the grace period, the Group Policy will continue in effect. If the premium for covered Members remains unpaid at the end of the grace period, the Policy will terminate. Termination will be effective at 12:01 a.m. on the thirty-second (32nd) day following the due date for which premium for covered Members remains unpaid. The Policyholder shall remain liable for the pro-rata portion of all premiums that accrue for the period the Group Policy is in effect.

Amendment of the Policy

The Group Policy may be amended or changed at any time by the Company upon written notice thereof and signed by a duly authorized representative. No agent, broker or sales representative may make any change in the Group Policy or waive any of its provisions. No statement made by any person modifies any term of the Group Policy.

Notice to any agent or knowledge possessed by any agent or by any other person shall not affect a waiver or change any part of the Group Policy or stop Us from asserting any right under the terms of the Group Policy nor shall terms of the Group Policy be waived or changed except as stated above.

Change in Premium

We shall provide the Policyholder written notice of any change in premium [thirty (30)] days prior to the anniversary date of the Group Policy. Any such change shall apply to the Policyholder on the anniversary date of the Group Policy. The Policyholder is responsible for notifying the Members of the change in premium.

[Conversion][Portability]

The Member may continue this insurance [by converting to an individual policy subject to state availability][by electing the option of portability] when the Member no longer qualifies as an employee of the Policyholder or as a Member of the group to which the Group Policy is issued. The Member must apply for [conversion][portability] within [thirty-one (31)] days of this disqualifying event and make arrangements for premium payment. [Conversion][Portability] coverage will take effect, subject to payment of the initial premium, as of the date the Member's coverage under the Group Policy terminates. Credit will be given for any applicable Waiting Period based upon the number of months coverage was in force for the Member under the Group Policy.

[Waiver of Premium]

[Upon the death of the Member, coverage for the surviving Covered Family Members continues for the remainder of the current Group Policy term. We waive further premium payments during this time.]

[Upon the Member being called to active duty for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the Covered Family Members will continue, without the payment of premium, for the length of the Member's absence and for so long as the Member remains eligible for benefits through the Policyholder.]

Conformed to Statute

Any terms herein that conflict with the statutes of the jurisdiction where issued are amended to conform to the statutes.

Assignment of Benefits

The benefits provided herein are not assignable.

Entire Contract

The Group Policy, including the endorsements, if any, constitutes the entire contract of insurance.

[SCHEDULE A

Coverage Territory

The coverage territory shall [include][be limited to]:

[XXXXXXX]]

Virginia Surety Company, Inc.

A Stock Company

[175 W. Jackson Blvd

Chicago, Illinois 60604]

For assistance, contact [Insert Name]Member Service Center:

[5151 San Felipe, Suite 2300

Houston, TX 77056]

[888-416-4313]

**GROUP LEGAL EXPENSE INSURANCE POLICY
CERTIFICATE OF COVERAGE**

DECLARATIONS PAGE

POLICYHOLDER NAME: [ABC Organization]

POLICYHOLDER ADDRESS: [123 Main Street, Suite 1
Anytown, US 12345]

POLICY NO. [NPXL667800]

[PLAN SPONSOR: XYZ Organization]

MEMBER NAME: [Jane Doe]

MEMBER ADDRESS: [123 Anywhere Street
Anytown, US 12345]

EFFECTIVE DATE: [MM/DD/YYYY]

Coverage begins at 12:01 am Standard Time at the Policyholder's address on the Effective Date listed above.

We have agreed to insure certain Members of the Policyholder as specified herein, in consideration of the payment of the required premium, and in accordance with the terms, conditions, limitations and exclusions of the Group Legal Expense Insurance Policy (herein referred to as Group Policy).

The Group Policy is delivered in [state], and shall be governed by the laws thereof.

Secretary

President

SCHEDULE OF BENEFITS

<i>Coverage</i>	<i>Maximum Benefits</i>	
	<i>Participating Attorney</i>	<i>Non-Participating Attorney</i>

[Advice and Consultation]

• [Insert Name]Helpline	Covered	[N/A]
• Initial Law Office Consultation [[one] hour[s] per calendar [quarter][year]]	Covered	[N/A][\$XX/consultation]
• [Review of Simple Documents] [Review of documentation up to [6] pages]	Covered	[N/A][\$XX/document]
• [Simple Dispute Resolution Correspondence] [Up to [one] dispute[s] per calendar year]	Covered	[N/A][\$XX/dispute]

[Miscellaneous Law Office Services]

• [Legal Services for any non-excluded legal matter not specifically covered in the Schedule of Benefits up to [X] hours per year][**] [Up to X unused hours carried over each year]	[Paid in Full]	[\$XX/hour]
• [Discounted Legal Services for any non-excluded legal matter]	[[XX%] discount on Participating Attorney's [hourly] rates]	[N/A]

[**Waiting Period required following the Effective Date: [X] months]

[Consumer Matters]

• [Document Preparation] [Simple Deed] [Promissory Note] [Consumer Dispute Correspondence] [Installment Sales Agreement] [Simple Affidavit] [General Power of Attorney] [Lease Agreement - <i>Tenant Only</i>] [Time Share Agreement]	[Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full]	[\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX]
• [Life Insurance Claim]	[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]
• [[Named]Natural Weather Disaster Insurance Claim]	[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]
• [Consumer Dispute]**]	[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]
• [Consumer Fraud Litigation]**]	[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX maximum subject to Managed Case Rules*]

• [State Consumer Law Administrative Proceeding[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Small Claims Court Representation]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Construction[,] [and]/[or] Renovation] [and]/[or] [Home Repair] Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Mail Order or Internet Purchase Dispute[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Bank Fee Dispute[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [First-time Vehicle Buyer[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Vehicle Repair and Lemon Law Litigation[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Cell Phone Contract Dispute Contract review up to [x] pages] [Representation]	[Paid in Full] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Personal Property Protection]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Warranty Dispute Warranty review up to [x] pages] [Representation]	[Paid in Full] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Health Care Coverage Dispute and Records Office consultation up to [x] hour[s]] [Review of Health Care Policy] [Review[/preparation] of document up to [x] pages]	[Paid in Full] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [\$XX][\$XXX] maximum subject to Managed Case Rules*] [\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Identity Theft Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*

[**Waiting Period required following the Effective Date: [X] months]

[Estate Planning]

• [Will or Codicil] [Complex Will]	[Paid in Full] [Paid in Full] [\$XXX] maximum][subject to Managed Case Rules*][XX% discount]	[\$XX] [\$XX][N/A]
• [Living Will/Health Care or Advance Directive]	[Paid in Full]	[\$XX]
• [Health Care or Medical Power of Attorney]	[Paid in Full]	[\$XX]
• [Revocable or Irrevocable Living Trust Document]	[Paid in Full]	[\$XX]
• [Special Needs Trust]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Probate of Small Estate]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Medicare/Medicaid/Social Security Proceeding]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Social Security Administration Benefit Appeal [Office consultation up to [x] hour[s]]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

[Elder Matters]		
• [Elder Parent Will Preparation]	[Paid in Full[up to [\$XX] per Will]]	[\$XX]
• [Elder Parent Living Will/Health Care or Advance Directive]	[Paid in Full[up to [\$XX] per document]] [Member co-pay \$XX per document]	[\$XX][N/A]
• [Elder Parent Durable Financial Power of Attorney]	[Paid in Full[up to [\$XX] per document]] [Member co-pay \$XX per document]	[\$XX][N/A]
• [Elder Parent Health Care or Medical Power of Attorney]	[Paid in Full[up to [\$XX] per document]] [Member co-pay \$XX per document]	[\$XX][N/A]
• [Elder Law Matters]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

[Residential Matters]		
• [Purchase of Primary Residence[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Sale of Primary Residence[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

• [Refinancing of Primary Residence[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [First Time Home-Buyer]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Vacation or Investment Home Purchase/Sale/Refinancing[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Home Equity Loan Assistance[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Property Tax Assessment[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Property Tax Dispute]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Tenant Dispute]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Tenant Security Deposit Dispute]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Landlord Dispute with Tenant Pre-litigation activities]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
[Trial Representation]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Security Deposit Dispute with Tenant]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Construction Defect Dispute]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Neighbor Dispute]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Noise Reduction Dispute]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Boundary or Title Dispute]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*

• [Zoning Application]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Real Estate Dispute]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Private Real Estate Organization [(HOA/COA/POA[or]())][[(Co-Op())] Board] Dispute Defense] [Private Real Estate Organization [HOA/COA/POA [Co-Op] board] Dispute Defense]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months]

[Financial Matters]		
• [Debt Collection Defense Pre-litigation Defense activities]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
[Trial Defense]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Garnishment Defense]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Bankruptcy (Chapter 7 or 13)[**]]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Foreclosure]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Tax Audit]**]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Tax Defense]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Student Loan Refinancing/Collection Defense]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Repossession Defense]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months]

[Family Matters]		
• [Separation, Divorce, Civil Annulment]**]		

[Uncontested Separation or Civil Annulment[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
[Consent/default Divorce[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
[Uncontested Divorce[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
[Contested Divorce, as defined[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [XXX] plus \$[XXX] half day trial] \$[XXX] maximum] subject to Managed Case Rules*	[\$XX][\$XXX] maximum] [subject to Managed Case Rules*] [[XXX] plus \$[XXX] half day trial] \$[XXX] maximum subject to Managed Case Rules*
• [Post-Divorce Proceedings, as defined[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Prenuptial Agreement[**]]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Name Change]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Surrogacy Representation]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [[Uncontested] Guardianship/Conservatorship]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*] [\$XX][\$XXX] maximum subject to Managed Case Rules*
• [[Uncontested] Governmental Agency Adoption]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*] [\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Uncontested]Non-Government Agency Adoption]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*

• [Uncontested Private Adoption]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
[[Uncontested] Stepparent Adoption]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [International Adoption[**]]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [[Uncontested] Grandparent Visitation or Custody[**]]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [[Uncontested][Grandparent][Family Member] Adoption and Legitimization[**]]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [[Uncontested] Guardianship of [Family Member] [Grandchild][**]]	[Uncontested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Child [Custody/]Support Proceeding Involving Never-Married Parents]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Paternity Proceeding]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Stalking Victim Assistance]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

• [Protection from Domestic Violence]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Juvenile Court Proceeding]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Special Needs Education Representation]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [School Code of Conduct/Ethics Proceeding]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [School Harassment Proceeding]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [School Expulsion Proceeding]**]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [School Administrative Proceeding]**]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Immigration Assistance]**]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Parental Responsibility Matters]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months]

[Civil Matters]		
• [Civil Litigation Defense]**]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]] [[[\$[XXX] plus \$[XXX]/half day trial] \$[XXX] maximum subject to Managed Case Rules*]]	[\$XX] [\$[XXX] maximum] [subject to Managed Case Rules*]] [\$[XXX] plus \$[XXX] half day trial] \$[XXX] maximum subject to Managed Case Rules*]
• [Property Owner Gun Rights Civil Defense]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Incompetency Defense]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Administrative Hearing Representation]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

• [Discounted Contingency Fees]	[XX% discount][XX% maximum][XX% discount on state maximum, or a maximum of [XX]% pre-trial, [XX]% at trial, or [XX]% in an appeal]	[N/A]
• [Mediation]	[XX% discount on Mediator's hourly rates][[Paid in Full][up to [XX] hours]][[[\$[XXX] maximum] subject to Managed Case Rules*]]	[N/A][XX][[\$[XXX] maximum subject to Managed Case Rules*]]

[**Waiting Period required following the Effective Date: [X] months]

[Criminal Defense]		
• [Traffic Ticket]**]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][[\$[XXX] maximum subject to Managed Case Rules*]]
• [Serious Traffic Matter (resulting in suspension or revocation of license)]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][[\$[XXX] maximum subject to Managed Case Rules*]]
• [Administrative Proceeding (regarding suspension or revocation of license)]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][[\$[XXX] maximum subject to Managed Case Rules*]]
• [Bench or Arrest Warrant]**]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][[\$[XXX] maximum subject to Managed Case Rules*]]
• [Habeas Corpus Proceeding]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX][[\$[XXX] maximum subject to Managed Case Rules*]]
• [Misdemeanor Defense]**]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]] [[[\$[XXX] plus \$[XXX]/half day trial] \$[XXX] maximum subject to Managed Case Rules*]]	[\$XX] [\$[XXX] maximum] [subject to Managed Case Rules*][[\$[XXX] plus \$[XXX] half day trial] \$[XXX] maximum subject to Managed Case Rules*]]
• [DUI/DWI Defense]**]	[[Paid in Full][up to [XX] hours]][[\$[XXX] maximum] [subject to Managed Case Rules*]] [[[\$[XXX] plus \$[XXX]/half day trial] \$[XXX] maximum subject to Managed Case Rules*]]	[\$XX] [\$[XXX] maximum] [subject to Managed Case Rules*] [\$[XXX] plus \$[XXX] half day trial] \$[XXX] maximum subject to Managed Case Rules*]]
• [[Employment Related]Felony Defense]	[[[\$[XXX] plus \$[XXX]/half day trial,] \$[XXX] maximum] [subject to Managed Case Rules*]]	[\$XX] [\$[XXX] maximum] [subject to Managed Case Rules*] [\$[XXX] plus \$[XXX] half day trial]

		[\$XXX] maximum subject to Managed Case Rules*
• [Medicaid/Medicare Asset Transfer Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Property Owner Gun Rights Criminal Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Adjustments to Probation or Parole]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Restraining Order Assistance]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*

[**Waiting Period required following the Effective Date: [X] months]

[Small Business Owner Advice and Representation]		
• [Initial Legal Consultation] [[([one] hour[s] per calendar [quarter])[year]]]	[Paid in Full]	[\$XX]
• [Review of Simple Document Up to [xx] pages]	[Paid in Full]	[\$XX]
• [Document Preparation] [Simple Deed] [Promissory Note] [Consumer Dispute Correspondence] [Installment Sales Agreement] [General Power of Attorney] [Lease Agreement - <i>Tenant Only</i>] [Simple Affidavit]	[Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full] [Paid in Full]	[\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX] [\$XX]
• [Incorporation Advice and Filing]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Patent/Trademark/Copyright Advice and Filing]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Customer Dispute[**]]	[Paid in Full up to [XX] hours]	[\$XX]
• [Miscellaneous Small Business Owner Legal Services [X] hours [per year][per quarter] of Legal Services[**]]	[Paid in Full]	[\$XX/hour]
• [Discounted Small Business Owner Legal Services]	[[XX]% discount on Participating Attorney's [hourly] rate]	[N/A]

[**Waiting Period required following the Effective Date: [X] months]

[Major Trial Supplement[***]]

<ul style="list-style-type: none"> • [Major Trial[***]] 	[\$[XXX] pretrial plus] [\$[XXX]/half day trial, beginning on the [Xth] day of trial] [[\$5,000 - \$100,000] maximum subject to Managed Case Rules*]	[\$[XXX] pretrial plus] [\$[XXX]/half day trial, beginning on the [Xth] day of trial] [[\$5,000 - \$100,000] maximum subject to Managed Case Rules*]
--	---	---

[***Waiting Period required following the Effective Date: [X] months]

* Managed Case Rules

In cases deemed by Us to be complex, Managed Case Rules may be used to approve additional coverage beyond the standard Participating Attorney maximum fees or to ensure that Non-Participating Attorney fees are reasonable and customary. Managed Case Rules provide protection for Members by limiting or preventing additional charges that Members would otherwise be responsible for. Managed Case Rules may be enacted prior to or after the initial consultation. Managed Case Rules require the following:

1. The Member should contact the Member Service Center prior to proceeding with an attorney. If the Member understands from the attorney that there may be additional charges beyond the covered charges under the Policy and the Member does not contact the Member Service Center prior to proceeding with the attorney, then the Member may be responsible for those additional charges beyond the covered charges under the Policy, even on a Paid In Full benefit.
2. If it is determined that the complexity of the case may require additional hours beyond the standard Participating Attorney maximum, or that the Non-Participating Attorney charges are higher than reasonable and customary fees, the attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely cost of legal services based on the expected conduct of the case.
3. We will set a maximum attorney fee that takes into consideration the reasonable level of reimbursement of the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member.

DEFINITIONS

[**"CLAIMS ADMINISTRATOR"** - means [ABC Company]; or its subsidiary.]

[**"COMPLEX WILL"** - means the Member has a significant net worth and will benefit from tax planning, or the estate is subject to current state or federal estate taxation; or the Member owns a business that will continue in operation after death; or the Member wants to put restrictions on what heirs may do with the property; or the Member wants to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or wants the property to be managed by a trustee for a period of time past the child's age of majority, to age 25 or 30, for example; or the Member thinks that someone will challenge the will; or the Member wants to exclude any lawful dependents.][The inclusion of a pour-over provision in a will does not, by itself, make a will complex.]

[**"CONTESTED DIVORCE"** - refers to a divorce proceeding that requires more than [5] hours of attorney time[.][and] involves disputed issues[and both parties are represented by an attorney].]

[**"COVERED FAMILY MEMBER"** - [means the Member's Covered Spouse[, the parents of the Member or their Covered Spouse] and the Member's [unmarried][dependent]children, including [newborn children from the moment of birth,]stepchildren, legally adopted children, children placed in the home for adoption[, children who are under sole legal guardianship of the Member or Covered Spouse.] and foster children, up to [the end of the month of the child's [26th] birthday][age [19]][, and from age [19] up to [26] years if they are enrolled in an accredited school or college as full-time student(s)][, and over the age of [19] years, if they are primarily dependent upon the Member for support as a result of mental or physical disability][, and are primarily dependent upon the Member for support]][, and for whom the required premium is paid where family coverage is optional].] [Insert definition of family member used in other voluntary benefits offered by the Policyholder]

“COVERED SPOUSE” - means the Member’s lawful spouse[or Domestic Partner] at the time the coverage is in effect[and for whom the required premium is paid where spouse coverage is optional].

["DOMESTIC PARTNER” - means [the Member’s [domestic][civil union] partner as defined by the jurisdiction in which the Member primarily resides.][two individuals who, together, each meet all of the following criteria set forth below:

1. Are 18 years of age or older.
2. Are competent to enter into a contract.
3. Are not legally married to, nor the Domestic/Civil Union Partner of, any other person.
4. Are not related by marriage.
5. Are not related by blood closer than permitted under marriage laws of the state in which they reside.
6. Have entered into the Domestic/Civil Union Partner relationship voluntarily, willingly, and without reservation.
7. Have entered into a relationship which is the functional equivalent of a marriage, and which includes all of the following:
 - living together as a couple;
 - mutual support of each other;
 - mutual caring and commitment to each other;
 - mutual fidelity;
 - mutual responsibility for each other's welfare; and
 - joint responsibility for the necessities in life.
8. Have been living together as a couple for at least six (6) months prior to obtaining the coverage.
9. Intend to continue the Domestic/Civil Union Partner relationship indefinitely, while understanding that the relationship is terminable at the will of either partner.]

[A copy of the signed affidavit may be required upon enrollment.]]

["DURABLE FINANCIAL POWER OF ATTORNEY” -a legal document that allows an individual to appoint another person to manage the individual’s finances in the event that he/she is unable to do so him/her self.]

“EFFECTIVE DATE” - means the date the Member’s coverage hereunder begins.

["ELIGIBLE PARENT” - means the parents of the Member or Covered Spouse, regardless of age, and includes, biological parents, step-parents and adoptive parents.]

["HEALTH CARE COVERAGE” - means coverage of a Member under any health care or health insurance policy or any policy that covers as its primary function any aspect of an individual’s health.]

["HEALTH CARE OR MEDICAL POWER OF ATTORNEY” - A legal document that allows an individual to appoint another person to make medical decisions in the event the individual is unable to do so him/her self.]

["INTERNET PURCHASE” - A purchase of goods or services whose cost is over [\$200.00] at the time of purchase by a Member from a website on the Surface Web, as defined.]

“LEGAL PLAN ADMINISTRATOR” - [Insert Name], its affiliates, officers, directors, employees, and/or agents, including third party organizations and their affiliates, officers, directors, employees, and/or agents, hired by [Insert Name] to perform services under the Policy.

["LIVING WILL/ HEALTH CARE OR ADVANCE DIRECTIVE” - A legal document that outlines an individual’s preferences for medical treatment and which takes effect only when the individual becomes incapacitated and can no longer express his or her wishes.]

“MEMBER” - refers to the individual who (a) is associated with the Policyholder[and/or Plan Sponsor], (b) has either paid a premium or had a premium paid on his or her behalf, and (c) meets the eligibility requirements for Covered Services as defined by the Policyholder.

“MEMBER SERVICE CENTER” - means the service location established to assist Members/Covered Family Members in making full use of the coverage.

["NEIGHBOR" - A person whose residence is located on a property that directly abuts the property on which a Member's residence is located.]

"NON-PARTICIPATING ATTORNEY" - means an attorney not contracted by the Legal Plan Administrator who is selected and paid by the Member to provide covered legal services up to the maximum amount shown under the Non-Participating Attorney column of the Schedule of Benefits.

"PAID IN FULL" - means complete payment in full to a Participating Attorney for covered legal services.

"PARTICIPATING ATTORNEY" - means an attorney contracted by the Legal Plan Administrator to provide covered legal services at the amount shown under the Participating Attorney column of the Schedule of Benefits.

["PERSONAL PROPERTY" - means any property that is not Real Property[and which does not produce income].]

["PLAN SPONSOR" - means an organization other than the Policyholder[or the Member's employer] that makes coverage hereunder available.]

"POLICY" - means the Group Legal Expense Insurance Policy and the Certificate of Coverage.

"POLICYHOLDER" - means the organization named in the declarations page.

["REAL PROPERTY" - means land and all permanent structures attached thereto.]

["SMALL BUSINESS" - An ongoing business [comprised of no more than [X] employees or independent contractors, including the Member [[and][/][or]][Covered Spouse] and][which produced less than [\$XXX,XXX.XX] in total annual revenue in the previous full calendar year.]]

["SURFACE WEB" - means the portion of the World Wide Web that is readily available to the general public and searchable via standard web search engines.]

["WAITING PERIOD" - means the period after the Effective Date during which certain benefits as shown in the Schedule of Benefits may not be used. This includes any matter that arises prior to the end of the Waiting Period.]

"WE", "US", "OUR" AND "COMPANY" - means Virginia Surety Company, Inc.

COVERED SERVICES

In consideration of payment and receipt by Us of the applicable premium, all Covered Services are available to the Member and all Covered Family Members, except as specifically noted below. The following Covered Services are provided when the Member uses a Participating Attorney. The Schedule of Benefits chart shows the reimbursement schedule when the Member uses a Non-Participating Attorney.

[Advice and Consultation]

[[Insert Name] Helpline:]

[Advice and consultation by telephone with a Participating Attorney. Services are available during normal business hours[or in an emergency, on a 24-hour basis]. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded.]

[Initial Law Office Consultation:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations with an attorney on any personal legal problem, civil or criminal, except those specifically excluded.]

[Review of Simple Documents:]

[This benefit includes attorney review, verbal explanations of the meaning or impact of any form or document, or suggestions for changes to a form or proposed document being drafted of up to the

maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document.]

[Simple Dispute Resolution Correspondence:]

[This benefit includes attorney services to attempt to resolve a simple dispute through phone calls or letters to the opposing party in matters where such action, at the discretion of the attorney, can be expected to result in a favorable outcome for the Member. This benefit includes up to [three] letters or phone calls per dispute and is limited to the maximum number of disputes as shown in the Schedule of Benefits. This benefit does not include complex disputes or those where the attorney anticipates that the matter is very likely to escalate to litigation.]

[Miscellaneous Law Office Services]

[Legal Services for any Non-Excluded Legal Matter:]

[This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion. [This benefit may[not] be used to extend the coverage for any other service shown in the Schedule of Benefits beyond the limits of coverage.]]

[This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per year [and may only be used for a single legal matter].]

[Discounted Legal Services for any Non-Excluded Legal Matter:]

[This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion. [This benefit may[not] be used to extend the coverage for any other service shown in the Schedule of Benefits beyond the limits of coverage.]]

[Consumer Matters]

[Document Preparation:]

[Preparation of any of the following documents:

- [Simple Deed[for the primary residence only]] (excluding those reviewed or prepared under the real estate benefit) *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [Promissory Note] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [Consumer Dispute Correspondence] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [Installment Sales Agreement] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [Simple Affidavit].] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [General Power of Attorney] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member] and can be used for[either] a General, Limited, [and/]or Durable Financial Power of Attorney.]*
- [Lease Agreement (for the Member/Covered Family Member as a tenant only)] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*
- [Time Share Agreement] *[This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]*

[This benefit is limited to [one] use[s] per year [per document][per Member/Covered Family Member].]

[Life Insurance Claim:]

[Assistance in securing life insurance proceeds[(not including life insurance policies provided as an employee benefit)] when a Member is a beneficiary of a life insurance policy.]

[This benefit is limited to [one] use[s] per year.]

[Named Natural Weather Disaster Insurance Claim:]

[Assistance in securing insurance proceeds [(not including[life] insurance policies provided as an employee benefit)] when a Member[/Covered Family Member] is a beneficiary of an insurance policy related to (non-business) coverage on a home, Personal Property, vehicles, watercraft, and other

Personal Property owned by the Member[/Covered Family Member(s)] and the insured property is damaged or destroyed in a [named] natural weather disaster [including, but not limited to a flood, earthquake, hurricane, or tornado].] [Preparation and assistance for any proceeding filed in court is also covered up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Consumer Dispute:]

[Consultation or representation in a dispute relating to consumer goods and services[(not directly or indirectly related to real estate construction or renovation, or landlord/tenant disputes)].]

[This benefit is limited to [one] use[s] per year.]

[Consumer Fraud Litigation:]

[Services related to the representation of a Member who is entitled under the applicable state "consumer fraud" laws to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a consumer fraud as defined in the applicable state law. This benefit does not apply to: (1) any lawsuit related to matters that are not specifically listed under the provisions of the applicable state fraud laws; (2) lawsuits normally handled on a contingent fee basis; (3) any action for or defense against a collection or related matter; or (4) matters for which the Member has or is required by law to have insurance.]

[This benefit is limited to [one] use[s] per year.]

[State Consumer Law Administrative Proceeding:]

[Services related to the representation in an administrative proceeding before a state agency for a matter related to consumer fraud.]

[This benefit is limited to [one] use[s] per year.]

[Small Claims Court Representation:]

[Consultation and/or representation for a [consumer] dispute filed in small claims court. (Attorney may not be permitted to attend court hearings in some jurisdictions).]

[This benefit is limited to [one] use[s] per year.]

[Construction [,][and]/[or] [Renovation] [and]/[or] [Home Repair] Dispute:]

[Consultation or representation in a dispute involving consumer goods or services related to construction [and]/[or] [renovation] [and]/[or] [home repairs] [that occurred on the premises of the Member's primary residence (where the Member has resided or intends to reside for [twenty-seven (27)] weeks). [This benefit does not apply to consumer goods and services that are directly or indirectly related to a landlord/tenant dispute.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Mail Order or Internet Purchase Dispute:]

[The services of an attorney to review the nature of any mail order or Surface Web Internet Purchase dispute involving the purchaser [prior to the commencement of litigation]. This service includes the consultation with the attorney and review and/or preparation of purchase documents and/or dispute letters.][If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] dispute[s] per year.]

[Bank Fee Dispute:]

[The services of an attorney to review the nature of any (non-business related) bank fee dispute between the Member and their bank [prior to the commencement of litigation]. This service includes the consultation with the attorney and review and/or preparation of purchase documents and/or dispute letters.][If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] dispute[s] per year.]

[First-time Vehicle Buyer:]

[The services of an attorney for the purchase of a first vehicle. This service includes the consultation with the attorney at or before closing and/or review and/or preparation of purchase and finance documents.]

[[This benefit is limited to [one] vehicle purchase[s] per year and must be the first vehicle purchase of the Member[/Covered Family Member].

[This benefit applies to the Member only.]]

[Vehicle Repair and Lemon Law Litigation:]

[Services related to the representation of a Member who is entitled under the applicable state "lemon" law to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a defective car as defined in the applicable state law. This benefit does not apply to: (1) any lawsuit related to matters that are not specifically listed under the provisions of the applicable state fraud laws; (2) lawsuits normally handled on a contingent fee basis; (3) any action for or defense against a collection or related matter; or (4) matters for which the Member has or is required by law to have insurance.]

[This benefit is limited to [one] use[s] per year.]

[Cell Phone Contract Dispute:]

[Review of the cell phone contract where the attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted, of up to maximum number of pages shown on the Schedule of Benefits. [This benefit does not include a written analysis or explanation of any form or document.]]

[In the event of a dispute over the terms of the agreement between the cell phone company and the Member, this benefit provides for representation in a dispute relating to the cell phone contract only if the Member has been sued or named in a [small claims] court action. This service covers counseling on prosecuting a [small claims] court action; helping the Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for trial. The service does not include the attorney's attendance or representation at a [small claims] trial, collection activities after a judgment or any services relating to post-judgment actions.]

[This benefit is limited to [one] use[s] per year.]

[Personal Property Protection:]

[Services cover counseling over the phone or in the office on any Personal Property issue, including consumer credit reports, contracts for the purchase of Personal Property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is included. The benefit includes reviewing personal legal documents and preparing promissory notes, affidavits and demand letters.]

[This benefit is limited to [one] use[s] per year.]

[Warranty Dispute:]

[Review of the warranty policy or service contract where the attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted, up to the maximum number of pages shown on the Schedule of Benefits. [This benefit does not include a written analysis or explanation of any form or document].]

[In the event of a dispute over the terms of the agreement between the warranty company and the Member, this benefit provides representation in a dispute relating to the warranty or service contract only if the Member has been sued or named in a [small claims] court action. [This service covers counseling on prosecuting a [small claims] court action; helping the Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for trial]. [The service does not include the attorney's attendance or representation at a [small claims] trial, collection activities after a judgment or any services relating to post-judgment actions].

[This benefit is limited to [one] use[s] per year.]

[Health Care Coverage Dispute and Records:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations with an attorney on any Health Care Coverage dispute, civil [or criminal], involving a coverage, benefits, or privacy matter that arose while the health care or health insurance policy was in effect (as defined by the terms of that health care or health insurance policy). For a definition of Health Care Coverage, please see the Definitions section.]

[This benefit is designed to help the Member understand health care law provisions and coverages based on the federal [and/or state version of this law] [AAPACA], and to prepare a bona fide defense to any denials in coverage valued at more than [\$1,000.00] in covered medical services under the policy in dispute. [This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to medical bills or payments].

[This benefit also includes the review of simple health care policy coverage documents and the attorney will verbally explain the meaning or impact of any policy or related document, or make suggestions for dispute letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule of Benefits. [This benefit does [not] include a written analysis or explanation of any form or document but does include the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule of Benefits: policyholder dispute correspondence, and simple affidavit. Partial documents cannot be reviewed or prepared, and if the document e[other than the actual health care coverage policy] is more than the maximum number of pages shown in the Schedule of Benefits, the benefit does not apply.]

[Nothing in this benefit will pay or create any obligation to pay any health care or health insurance benefits to any person for any reason, and any coverage related to this benefit must be related to a Member's dispute under a health care or health insurance policy.]

[This benefit is limited to [one] use[s] per year.]

[Identity Theft Defense:]

[Services related to the representation of a Member regarding potential creditor actions resulting from identity theft, and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts.]

[This benefit is limited to [one] use[s] per year.]

[Estate Planning]

[Will or Codicil Preparation:]

[Preparation of one will or codicil (an amendment to an existing will), including the preparation of a simple testamentary support trust for the dependent children:]

[Will Preparation: Attorney shall prepare a will or codicil and discuss the legal requirements for signing the will.][This benefit does not cover Complex Wills, as defined in the Definitions section.]

[This benefit is limited to [one] use[s] per year[per Member[/Covered Spouse]][/Covered Family Member].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]]

[Complex Will Preparation: Attorney shall prepare a Complex Will or codicil.]

[This benefit shall be limited to [one] Complex Will[s] prepared [per year][each two (2) consecutive plan years]][per Member[/Covered Spouse]][/Covered Family Member].

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only[, but may only be used for one document per year[per person]].]

[Living Will/Health Care or Advance Directive/Health Care or Medical Power of Attorney:]

[This benefit covers the preparation of up to [2] of any of the following documents as defined in the Definitions section[per Member/Covered Family Member]:

- Living Will
- Health Care Directive
- [Advance Directive]
- Health Care Power of Attorney
- Medical Power of Attorney]

[The titles of the above documents may vary by state] [When state law allows the information contained in any two or more of the above mentioned documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Member/Covered Family Member].]

[Revocable or Irrevocable Living Trust Document:]

[Preparation of a revocable or irrevocable living trust for [either the Member, Covered Spouse, or a combined living trust document][the Member and/or Covered Spouse][the Member and/or Covered Family Member]. This benefit does not include services related to transactions to fund the trust or transfer assets into it.][This benefit does not include tax planning or tax advice.] [This benefit does

not include the preparation of: [a charitable or charitable remainder trust;] [special needs trust;] [tax by-pass or credit shelter trust;] [asset protection trust;] [insurance trust;] [qualified domestic trust (QDOT);] [qualified terminable interest property trust (QTIP);] [or] [blind trust;].

[This benefit is limited to [one] use[s] per year[per Member[/Covered Spouse]/Covered Family Member].]

[This benefit applies to the Member and Covered Spouse only.]

[Special Needs Trust:]

[Preparation of special or supplemental needs trust documents for a mentally or physically disabled beneficiary. [This benefit is limited to trusts for a beneficiary who is [a family member][the child, spouse, [domestic partner] or parent] of the Member.] [This benefit does not include services related to transactions to fund the trust or transfer assets into it.][This benefit does not include tax planning or tax advice related to the trust or the Member's situation before and after the trust is prepared.]

[This benefit is limited to [one] use[s] per year.]

[Probate of Small Estate:]

[The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation), up to the maximum as shown in Schedule of Benefits.][This benefit does not apply when there are applicable state-mandated attorney fees.]

[Medicare/Medicaid/Social Security Proceeding:]

[This benefit will cover review or help with preparation of documents prior to the representation of a Member[and/or [Covered Spouse][Covered Family Member]] in any federal or state Medicare, Medicaid or Social Security administrative proceeding[(related to the Member's [or Covered Spouse's] elder parent(s)), provided the elder parent's interest is not in conflict with the Member's[/Covered Spouse's] interest]. This benefit does [not] cover any matter that falls outside the jurisdiction of the Office of Medicare Hearings and Appeals, state office assigned to oversee Medicaid fair hearings, or Social Security administration.] [This benefit does not cover attendance or representation by the attorney at or prior to any administrative hearing or appearance.] [This benefit applies to consultation or representation in a dispute relating to any such administrative proceeding and is covered up to the maximum shown in the Schedule of Benefits. Consultation and/or preparation and assistance for any proceeding filed in court is also covered, although the Member will be responsible for all fees incurred for representation needed after the maximum shown on the Schedule of Benefits.][This benefit does not cover the elder parents of [either] the Member [or the Covered Spouse's parents] if [neither] the Member [is not][nor the Covered Spouse is] named in any dispute, proceeding or litigation.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Social Security Administration Benefit Appeal:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations on any appeal to the Social Security Administration of denied social security benefits or supplemental security income (SSI).]

[This benefit is designed to help prepare an appeal to any denials valued at more than [\$1,000.00] in social security benefits or SSI under the policy in dispute. [This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to social security benefits or SSI.]

[This benefit also includes the review of simple Social Security Administration documents and verbal explanations of the meaning or impact of any policy or related documents, and suggestions for appeal letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule of Benefits. [This benefit does [not] include a written analysis or explanation of any form or document [and][but does include] the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule of Benefits: appeal correspondence and simple affidavit. Partial documents cannot be reviewed or prepared, and if the document [other than the actual decision document from the Social Security Administration] is more than the maximum number of pages shown in the Schedule of Benefits, the benefit does not apply.]

[Nothing in this benefit will pay or create any obligation to pay any social security benefits or SSI to any person for any reason, and any coverage related to this benefit must be related to an appeal of a denial of social security benefits.]

[This benefit is limited to [one] use[s] per year.]

[Elder Matters]

[Elder Parent Will Preparation:]

[Each Eligible Parent may receive [one] Simple Will[s] per year at no charge. The attorney will prepare the document and discuss the legal requirements for signing the will.] [This benefit does not cover Complex Wills, as defined in the Definitions section.]

[This benefit is limited to [one] use[s] per year [per Eligible Parent].]

[Elder Parent Living Will/Health Care or Advance Directive:]

[Each Eligible Parent may request [one] Living Will[s]/Health Care or Advance Directive[s], as they are defined in the Definitions section,] per year [at no charge][at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Living Will/Health Care or Advance Directive.] [The titles of the above documents may vary by state.] [When state law allows the information contained in any two or more of these documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Parent Durable Financial Power of Attorney:]

Each Eligible Parent may request [one] Durable Financial Power of Attorney[s], as defined in the Definitions section,] per year [at no charge][at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Durable Financial Power of Attorney.] [The titles of the above documents may vary by state.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Parent Health Care or Medical Power of Attorney:]

[Each Eligible Parent may request [one] Health Care or Medical Power of Attorney[s], as they are defined in the Definitions section,] per year [at no charge] [at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Health Care or Medical Power of Attorney.] [The titles of the above documents may vary by state.] [When state law allows the information contained in any two or more these documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Law Matters:]

[This service covers counseling the Member over the phone or in the office on any personal issues relating to the Eligible Parents as they affect the Member. This benefit includes reviewing documents of the Eligible Parents to advise the Member of the legal effect on the Member. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The benefit also includes preparing deeds involving the Eligible Parents when the Member and/or Covered Spouse is either the grantor or grantee; and preparing promissory notes involving the parents when the Member and/or Covered Spouse is either the payor or payee.]

[This benefit is limited to [one] use[s] per year.]

[Residential Matters]

[Real Estate [Sale][,][or][Purchase][or][Refinancing] of Primary Residence:]

[The services of an attorney for the [sale][,][or][purchase][or][refinancing] of a primary residence (where Member has resided or intends to reside for [twenty-seven (27)] weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. [Home equity loans and the sale or purchase of [unimproved or] rental properties are not included.] [This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.]]

[This benefit is limited to [one] closing[s] per year.]

[First-time Home Buyer:]

[The services of an attorney for the purchase of a first primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the purchase of unimproved or rental properties are not included.] [This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.] *[This benefit [is limited to [one] use[s] per year and] must be the first home purchase of the Member.]*

[Vacation or Investment Home Purchase, Sale or Refinancing:]

[The services of an attorney for the purchase, sale, or refinancing of a vacation or investment residence (where Member has not resided or does not intend to reside for twenty-seven (27) weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans [and the sale or purchase of unimproved properties] are not included.][This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.] *[This benefit is limited to [one] closing[s] per year.]*

[Home Equity Loan Assistance for Primary Residence [, or Second or Vacation Home]:]

[The services of an attorney for the review and/or preparation of a home equity loan on a primary residence [, or second or vacation] home. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution.] *[This benefit is limited to [one] closing[s] per year.]*

[Property Tax Assessment:]

[The services of an attorney for review and advice on a property tax assessment on a primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit includes filing the paperwork, gathering the evidence, negotiating a settlement, and attending the hearing necessary to seek a reduction of the assessment.] *[This benefit is limited to [one] use[s] per year.]*

[Property Tax Dispute:]

[Representation of the Member in a dispute involving property taxes on the Member's primary residence (where the Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit does not include the services of an attorney for review and advice on a property tax assessment or any other service covered under the Property Tax Assessment benefit.] [This benefit does not include boundary or title issues related to business assets or property.] *[This benefit is limited to [one] use[s] per year.]*

[Tenant Dispute:]

[Representation of the Member as a tenant in a dispute with his/her landlord.] [This benefit does not include representation for a tenant in a dispute with other tenants [or for a tenant acting in his/her capacity as sublessee or sublessor].] *[This benefit is limited to [one] use[s] per year.]*

[Tenant Security Deposit Dispute:]

[The services of an attorney to assist the Member as a tenant in recovering a security deposit from the residential landlord for the primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. This benefit covers preparation for prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for the small claims trial. The service does not include the attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.] *[This benefit is limited to [one] use[s] per year.]*

[Landlord Dispute with Tenant:]

[This benefit covers the Member where he/she is a landlord [, but where the regular business or livelihood of the Member is that other than a landlord,] for matters involving evictions, leases, or disputes with a residential tenant. The service includes advice and representation if a lawsuit is filed up to the maximum shown on the Schedule of Benefits. This benefit does not include representation

for a tenant in disputes with other tenants [or for a tenant acting in his/her capacity as sublessee or sublessor]. If a lawsuit is required in order for the landlord to recover his or her damages, then representation will be provided up to the maximum shown in the Schedule of Benefits and the Member will be responsible for paying all fees for any additional services required.]

[This benefit is limited to [one] use[s] per year.]

[Security Deposit Dispute with Tenant:]

[This benefit covers the Member where he/she is a landlord [, but where the regular business or livelihood of the Member is that other than a landlord,] in defending against the recovery of a security deposit from the Member's residential tenant for any residence owned and leased by the Member; reviewing the lease and other relevant documents; and preparing a letter to the tenant specifying what part of the deposit, if any, will not be returned. It also covers assisting the Member in defending a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for the small claims trial. The service does not include the attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.]

[This benefit is limited to [one] use[s] per year.]

[Construction Defect Dispute:]

[The services of an attorney in a dispute relating to a defect or damage caused by the construction of the Member's new primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year), purchased within the past [five (5)] years up to the maximum shown in the Schedule of Benefits.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Neighbor Dispute:]

[The services of an attorney in a dispute relating to a Member's Neighbor up to the maximum shown in the Schedule of Benefits. For a definition of Neighbor, please see the Definitions section. Advice and/or preparation and assistance for a dispute filed in court is covered, although representation in [small claims] court is not covered. [This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in his/her capacity as a member of a condominium/homeowners'/property owners' association or a housing cooperative board.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Noise Reduction Dispute:]

[The services of an attorney in a dispute relating to a Member's enjoyment of his/her residence, where any activity related to noise affecting the Member's enjoyment of their home is prohibited by federal, state or local law, up to the maximum shown in the Schedule of Benefits. Advice and/or preparation and assistance for a dispute filed in court is also covered, although representation in [small claims] court is not covered.

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Boundary or Title Dispute:]

[Services needed to negotiate and/or litigate matters arising from boundary or Real Property title disputes involving the Member's primary [or secondary or vacation] residence and where coverage is not available under the Member's homeowner or title insurance policies. This benefit includes filing to remove a mechanic's lien.] [This benefit does not include boundary or title issues related to business assets or property.][This benefit does not include boundary or title issues arising from the assertion of Eminent Domain.]

[This benefit is limited to [one] use[s] per year.]

[Zoning Application:]

[Services needed to negotiate and/or litigate the change of zoning or variance for the Member's primary [or secondary or vacation] residence. This benefit applies to the Member as a [named] plaintiff or defendant. This benefit includes research and review of the law, surveys, advising the Member, preparing applications, and preparing for and attending the hearing.] [This benefit does not include zoning or variance issues related to business assets or property.]

[This benefit is limited to [one] use[s] per year.]

[Real Estate Dispute:]

[The services of an attorney for the representation of the Member as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of the Member's primary residence (where Member has resided or intends to reside for [twenty-seven (27)] weeks or more per year).]

[This benefit does not include disputes regarding contracts or obligations for the purchase or sale of unimproved land.][This benefit does not include the review or preparation of real estate construction contracts or closing documents, or attendance by the Member's attorney at closing.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to Member/Covered Spouse only.]

[Private Real Estate Organization [(HOA/COA/POA[or]D)]][[(Co-Op)] Board] Dispute [Defense]:]

[The services of an attorney for the representation of the Member [as a [named] defendant] in a dispute involving a private real estate organization. [This benefit includes representation of the Member [as a [named] defendant] in a dispute with a HOA/COA/POA or Co-Op board.] [This benefit does not include disputes in which the Member and/or Covered Family Member holds any position within the private real estate organization or holds a position as board member of the private real estate organization.]

[This benefit is limited to [one] use[s] per year.]

[Financial Matters]**[Debt Collection Defense:]**

[The defense of any dispute involving personal (non-business related) debt. This benefit includes correspondence, negotiating with creditors to arrange a repayment schedule, assistance in limiting harassment by bill collectors, and negotiating settlement after a complaint is filed. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.]

[This benefit is limited to [one] use[s] per year.]

[Garnishment Defense:]

[The defense of any dispute involving wage or earnings garnishment to collect on a court-ordered judgment related to personal (non-business related) goods or services. This benefit includes correspondence, negotiating with the court or opposing party to arrange a repayment schedule, assistance in limiting harassment by bill collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.]

[This benefit is limited to [one] use[s] per year.]

[Bankruptcy:]

[Representation on behalf of the Member for personal (non-business related) bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Foreclosure:]

[Defense of the Member in an action to foreclose on the Member's primary residence (where Member has resided or intends to reside twenty-seven (27) weeks or more per year.)]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Tax Audit:]

[Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit required by federal and state tax authorities and negotiations relating to it. This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.]

[This benefit is limited to [one] use[s] per year.]

[Tax Defense:]

[The defense of any dispute involving the collection of personal (non-business related) debt by a [state or][federal]tax agency. This benefit includes correspondence, negotiating with the creditor tax agency to arrange a repayment schedule, assistance in limiting harassment by bill collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.]

[This benefit is limited to [one] use[s] per year].

[Student Loan Refinancing/Collection Defense:]

[The services of an attorney up to the maximum shown in the Schedule of Benefits for a student loan refinancing or collection dispute proceeding.. This benefit includes negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, all related to one or more school loans up to and including trial if necessary.

This benefit does not include: vacating a judgment; counter, cross or third-party claims; bankruptcy, any action arising out of family law matters, including support and post decree issues; or any matter where the creditor is affiliated with the sponsor or employer.]

[This benefit is limited to [one] use[s] per year.] [This service covers the Member[only, not a Covered Family Member,][and/or Covered Family Member] when there is an issue regarding a student loan in the name of the Member[and/or Covered Family Member]

[Repossession Defense:]

[The defense of any dispute involving the repossession of personal (non-business related) property by a private (non-governmental) party. This benefit includes correspondence, negotiating with the opposing party to arrange a repayment schedule, assistance in limiting harassment by bill or property repossession collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.][*This benefit is limited to [one] use[s] per year].*

[Family Matters]**[Separation, Divorce, Civil Annulment:]**

[Legal representation of the Member for up to the maximum shown on the Schedule of Benefits in an uncontested separation or civil annulment; consent or default divorce, uncontested divorce or Contested Divorce. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. A consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of the maximum shown on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of the maximum; [or](2) contested matters in which case the Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule of Benefits; or (3) services relative to post-decree representation]. A contested separation, divorce or civil annulment requires more than [five] hours of attorney time[,][and] involves disputed issues [and requires that both parties be represented by an attorney.]]

[This benefit is limited to [one] use[s] per year (representation seeking or defending against interim order shall constitute a separate use).] [This benefit applies to the Member[only]][and Covered Family Members only for actions not involving the Member as an opposing party].]

[Post-Divorce Proceedings:]

[Legal representation of the Member for up to the maximum listed on the Schedule of Benefits in a contested or uncontested post-divorce proceeding. An uncontested post-divorce proceeding does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of the maximum listed on the Schedule of Benefits; the Member must pay

the attorney's fee for services in excess of the maximum; (2) contested matters in which case the Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule of Benefits. A contested post-divorce proceeding requires more than [five] hours of attorney time, involves disputed issues and requires that both parties be represented by an attorney.][This benefit includes [custody[,]][support[,]][and]][alimony] proceedings.]

[This benefit is limited to [one] use[s] per year.] [This benefit applies to the Member [only]][and Covered Spouse only for actions not involving the Member as an opposing party].]

[Prenuptial Agreement:]

[This service covers the preparation of an agreement by a Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Member. The fiancé/partner must have separate counsel or must waive representation.]

[This benefit is limited to [one] use[s] per year.]

This benefit applies to the Member only.]

[Name Change:]

[Services required to accomplish a legal name change for a Member/Covered Family Member.]

[This benefit is limited to [one] use[s] per year [per Member/Covered Family Member]].

[Surrogacy Representation:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a surrogacy or artificial conception where the Member/Covered Spouse is the intended parent, subject to state law. This service can be used for consultation, contract preparation and negotiation, representation in dispute resolution and court proceedings required to establish parental rights. [This benefit cannot be combined with any other benefit, including adoption.] This benefit does not include representation for the surrogate mother, donor or any party other than the Member/Covered Spouse. This benefit does not apply where state laws do not address surrogacy or where surrogacy is not legal.

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Uncontested] [Guardianship/Conservatorship:]

[Services required to establish a Member/Covered Family Member as the guardian(s) or conservator(s) of [a family member of either the Member or Covered Spouse][another]. This benefit does not include fees for a court-appointed attorney for the child/conservatee.][This benefit does not include contested matters].

[This benefit is limited to [one] use[s] per year.]

[[Uncontested] Government Agency/Stepparent Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a[n uncontested] governmental agency or stepparent adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through any agency other than a governmental agency. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. [If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, then coverage will terminate and the Member will be responsible for any additional legal fees].]

[This benefit is limited to [one] use[s] per year.]

[Uncontested] Non-Government Agency Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested agency (non-government) adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through a governmental agency. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member will be responsible for any additional legal fees.] [This benefit cannot be combined with any other benefit[, including surrogacy].]

[This benefit is limited to [one] use[s] per year.]

[Uncontested Private Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested private adoption not involving an agency. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) representation of any party other than the adopting parent. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate, and the Member will be responsible for any additional legal fees.] [This benefit cannot be combined with any other benefit[, including surrogacy].]

[This benefit is limited to [one] use[s] per year.]

[International Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an international adoption. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) immigration services for the child. If the amount of an attorney's time for exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[[[Uncontested]Grandparent Visitation or Custody:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a[n uncontested] grandparent visitation or grandchild custody proceeding. This service covers legal services and court work in a state court where a Member/Covered Spouse are seeking changes to, or enforcement of, an existing valid court decree covering their grandchildren. This benefit will not apply when the grandchild(ren)'s interests are already being asserted in a legal proceeding by their legal parent(s).

This benefit does not include fees for a court-appointed attorney for the child. A contested grandparent visitation or custody issue is one that requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for an uncontested [or contested] adoption exceeds the maximum shown on the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.] [This benefit does not apply where state laws do not address grandparents' rights.]]

[This benefit is limited to [one] use[s] per year.]

[Uncontested][Family Member][Grandparent] Adoption and Legitimization:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an[uncontested] adoption of a [grandchild(ren)][,][or][family member[and[/]or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].] This service covers legal services and court work in a state or federal court for an adoption by the Member/Covered Spouse of their [grandchild(ren)][,][family member][and[/]or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].] Legitimization of a Member/Covered Spouse's [grandchild(ren)][,][or][family member][and[/]or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian], including reformation of a birth certificate, is also covered. [This benefit [includes][does not include] coverage for custody disputes involving the [grandchild(ren)][family member][and[/]or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].]

This benefit does not include fees for a court-appointed attorney for the child. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for an uncontested [or contested] adoption exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[[Uncontested]Guardianship of [Family Member][Grandchild]:]

[Legal representation up to the maximum shown on the Schedule of Benefits in a[n uncontested] [grandparent] guardianship proceeding. This service covers establishing a guardianship over a [grandchild/grandchildren][family member] and his or her estate when the Member/Covered Spouse is appointed as guardian. It includes obtaining a guardianship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship is sought, or any annual accountings after the initial accounting. If the amount of an attorney's time for an uncontested [or

contested] guardianship exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Child [Custody/]Support Proceeding Involving Never-Married Parents:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a child [custody/]support proceeding. This service covers the Member [only][and/or Covered Family Member], when there is an issue of child [custody/]support of a child parented by a person with the Member[/Covered Family Member], but never married to the Member[/Covered Family Member]. This service covers representation to obtain a support order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, representation for the opposing parent, or any paternity proceeding. If the amount of an attorney's time for an uncontested or contested child [custody/]support proceeding exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Paternity Proceeding:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a paternity proceeding, whether the Member is bringing or defending this action. This service covers representation to obtain a court order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the opposing parent. If the amount of an attorney's time for an uncontested or contested paternity proceeding exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This service covers the Member only.]

[Stalking Victim Assistance:]

[This benefit covers advice and consultation, preparation of affidavits and any temporary restraining order (TRO), and review of any related documents for any who is a victim of a stalking incident(s) as defined by state law. This benefit also covers services needed to help the victim prepare for hearings. This benefit does not include representation for a Covered Family Member when it conflicts with the Member's interests.]

[This benefit is limited to [one] use[s] per year.]

[Protection from Domestic Violence:]

[Services needed to assist the Member only, in obtaining a protective order arising from a domestic violence or abuse matter, including all required paperwork and attendance at all court appearances. This benefit does not include representation in suits for damages, defense of any action, or representation of the offender.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Juvenile Court Proceeding:]

[Services related to the representation of the dependent child of a Member[/Covered Family Member] in any juvenile court proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of juvenile court [or any matter that may be considered a felony].]

[This benefit is limited to [one] use[s] per year.]

[Special Needs Education Representation:]

[Services needed to negotiate an education program subject to availability through the local school district for a special-needs dependent child of a Member]. This benefit includes consultations, review or preparation of documents and attendance at meetings or hearings. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[School Code of Conduct/Ethics Proceeding:]

[Services needed for a dependent child of a Member[/Covered Spouse] for consultation, and review or help with preparation of documents prior to the representation of the dependent child in any school proceeding which involves allegations of a violation of the school code of conduct, code of ethics, or honor code, provided the dependent child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at, or prior to, any proceeding, hearing or appearance.][This benefit does not include school proceedings that involve the potential expulsion of the dependent child.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.] [This benefit applies to the Member only.]

[School Harassment Proceeding:]

[Services needed for a dependent child of a Member[/Covered Spouse] for consultation, and review or help with preparation of documents prior to the representation of the dependent child in any school proceeding which involves allegations of an enrolled student harassing another enrolled student, provided the dependent child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at, or prior to, any proceeding, hearing or appearance.][This benefit does not include school proceedings that involve the potential expulsion of the dependent child.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.] [This benefit applies to the Member only.]

[School Expulsion Proceeding:]

[Services related to the representation of a dependent child of a Member[/Covered Family Member] in any school expulsion administrative proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled.]

[This benefit is limited to [one] use[s] per year.]

[School Administrative Proceeding:]

[Services needed for a dependent child of a Member[/Covered Family Member] for consultations, and review or help with preparation of documents prior to the representation of the dependent child in any school administrative proceeding (not including expulsion), provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at or prior to any administrative hearing or appearance.]

[This benefit is limited to [one] use[s] per year]

[Immigration Assistance:]

[This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents, and helping the Member prepare for hearings. [This service also covers representation in the [defense [and] [/][or] assertion of status relating to immigration policies.] [This benefit also extends to the Member's Covered Family Members and non-covered family members[, including the Member's parent[, sibling][, grandchild(ren)][, fiancé(e)][, and other family members acting as a custodian of the Member's child(ren)] who are attempting to become US citizens [in the manner prescribed by law].]

[This benefit is limited to proceedings involving [one] covered immigration applicant[s] per year.]

[Parental Responsibility Matters:]

[Representation of the Member[/Covered Spouse] in juvenile court proceedings [(except those involving traffic matters)] where a the State has brought an action against the Member[/Covered Spouse] relating to his or her parental responsibilities for a Covered Family Member.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.][This benefit applies to the Member only.]

[Civil Matters]

[Civil Litigation Defense:]

[Services related to the representation of a Member who is a named defendant in a filed civil lawsuit (non-business related), up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; [or] (3) matters for which the Member has or is required by law to have insurance; 4) post judgment matters; (5) matters with criminal penalties; or (6) litigation of a job-related incident.][This benefit does not include services relating to counter, third-party or cross claims].

[This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in their capacity as a member of a condominium/ homeowners'/property owners' association or a housing cooperative board.]

[This benefit is limited to [one] use[s] per year.]

[Property Owner Gun Rights Civil Defense:]

[Services related to the representation of a Member who is a named defendant in a filed civil lawsuit (non-business related), arising from the Member's use or possession of his or her legally owned and possessed firearm while on his/her residential property, up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; [or] (3) matters for which the Member has or is required by law to have insurance; 4) post judgment matters; (5) matters with criminal penalties; or (6) litigation of a job-related incident.][This benefit does not include services relating to counter, third-party or cross claims].

[This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in their capacity as a member of a condominium/ homeowners'/property owners' association or a housing cooperative board.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Incompetency Defense:]

[Services related to the representation of a Member in the defense of any incompetency action, including court hearings when there is a proceeding to find the Member incompetent.]

[This benefit is limited to [one] use[s] per year.]

[Administrative Hearing Representation:]

[Services needed to defend the Member from civil proceedings before a municipal, county, state, or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency regarding an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.]

[This benefit is limited to [one] use[s] per year.]

[Discounted Contingency Fees:]

[Participating Attorneys will handle the matter at a maximum percentage of the gross award. It is the Member's responsibility to pay this fee and all costs.

- [When state laws set contingency fees: Lesser of [10]% less than state law maximum fee or the Participating Attorney's usual fee.
- When state laws do not set contingency fee: Maximum of [29]% if settled before trial, [36]% if trial is conducted, or [40]% after an appellate brief is filed.]

Contingency rate discount applies in those cases where attorneys customarily take a case on a contingency fee, (an agreed upon portion of any recovery), depending on the outcome of the case.]

[Mediation:]

[The services of an attorney for representation at a [court-required] mediation.] [This benefit does not include the cost of the mediator's services.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Criminal Defense]**[Traffic Ticket:]**

[Services related to the representation of the Member in defense of any traffic ticket except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor, trial, and counseling and preparing Member for self-representation at any hearings if chosen.][This benefit does [not] cover violations related to a commercial driver's license.][This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member only.]

[Serious Traffic Matter:]

[Services related to the representation of a Member who is charged by governing authorities with moving traffic violation(s) and conviction could result in suspension or revocation of a state-issued license permitting a person to drive a motor vehicle.][This benefit does [not] cover violations related to a commercial driver's license.][This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.][This benefit can[not] include expungements of misdemeanor convictions.][This benefit does [not] include adjustments to probation or parole.]
[This benefit is limited to [one] use[s] per year.]

[Administrative Proceeding:]

[Services related to the representation of a Member in an administrative proceeding relating to the suspension or revocation of driving privileges.][This benefit does [not] cover suspension or revocation of a commercial driver's license.]
[This benefit is limited to [one] use[s] per year.]

[Bench or Arrest Warrant:]

[Services related to the representation of a Member who is charged by authorities with criminal misdemeanor, moving traffic violation(s) or parking violations where a bench warrant or arrest warrant has issued against the Member and conviction could result in arrest, suspension or revocation of drivers' license (not associated with any felony charge).]
[This benefit is limited to [one] use[s] per year.]

[Habeas Corpus Proceeding:]

[Services related to the representation in a Habeas Corpus proceeding.]
[This benefit is limited to [one] use[s] per year.]

[Misdemeanor Defense:]

[Defense of a Member in connection with criminal misdemeanor charges (not associated with any felony charge). [This benefit does [not] include defense of moving traffic violations.][This benefit does [not] include juvenile matters.][This benefit can[not] be used for expungements of misdemeanor convictions.][This benefit does [not] include employment related misdemeanors.][This benefit does [not] include misdemeanors relating to a commercial driver's license.][This benefit does [not] include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.]

[DUI/DWI Defense:]

[Defense of a Member in connection with Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations misdemeanor charges (not associated with any felony charge). [This benefit does [not] include[employment related] DUI/DWI charges.][This benefit does [not] include misdemeanors relating to a commercial driver's license.] [This benefit does [not] include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member only.]

[Employment Related]Felony Defense:]

[Defense of a Member in connection with criminal felony charges [alleged to have arisen in connection with the duties of the Member's principal employment]. [This benefit does [not] include defense of moving traffic violations.] [This benefit does [not] include[employment related] DUI/DWI charges.][This benefit does [not] include expungements of felony convictions.][This benefit does not include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member only.]

[Medicaid/Medicare Asset Transfer Defense:]

[Defense of a Member in connection with criminal [misdemeanor] charges [(not associated with any felony charge)] instituted by a governmental agency connected to Medicaid or Medicare and related to an alleged unlawful transfer of assets legal dispute. [This benefit does not include defense of other Medicare or Medicaid claims or violations][This benefit must relate to the transfer of property to or from an elder parent of either the Member or Covered Spouse.][This benefit can[not] include expungements of misdemeanor convictions.][This benefit does not include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.]

[Property Owner Gun Rights Criminal Defense:]

[Defense of a Member in connection with criminal misdemeanor [or felony] charges [(not associated with any felony charge)] arising from the Member's use or possession of his or her legally owned and possessed firearm while on his/her residential property. [This benefit does not include defense against charges in a domestic violence case or any case involving the Member or other Covered Family Members as an opposing party.] [This benefit can[not] be used for expungements of misdemeanor [or felony] convictions.] [This benefit does [not] include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.] [This benefit applies to the Member/Covered Spouse only.]

[Adjustments to Probation or Parole:]

[Services needed to seek an adjustment to probation or parole which was placed on the Member as part of his or her conviction or plea related to a criminal misdemeanor [and/or felony] charge.] [This benefit does not include defense of the criminal misdemeanor [and/or felony] charge[s].] [This benefit does [not] include adjustments to probation or parole requirements related to the conviction or plea relating to [a juvenile matter] [or] [an employment related misdemeanor/felony] [or] [a misdemeanor/[felony] involving a commercial driver's license.].] [This benefit cannot be used for expungements of convictions.]

[This benefit is limited to [one] use[s] per year.]

[Restraining Order Assistance:]

[Services needed to obtain a temporary restraining order [during regular court hours]. This benefit includes consultations, review or preparation of documents. This benefit applies only to the Member and/or Covered Family Members for actions not involving the Member or other Covered Family Members as an opposing party.]

[This benefit is limited to [one] use[s] per year.]

[Small Business Owner Advice and Representation]

[Initial Legal Consultation:]

[Up to the maximum as shown in the Schedule of Benefits for telephone or office consultations with an attorney on any Small Business owner legal matter, civil or criminal, even where business problems are specifically excluded. For a definition of a Small Business, please see the Definitions section. [To qualify for this benefit, the Small Business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder. Consultations are limited to [one-half hour] per new legal topic.]] [Consultations are unlimited in number and time so long as Member does not require directly or indirectly any attorney to engage in helping any Member practice law, as each attorney determines in a good faith application of the relevant ethical rules in which the attorney is licensed.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Review of Simple Document:]

[The attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted [of up to the maximum number of pages as shown in the Schedule of Benefits. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.] [This benefit does [not] include a written analysis of any form or document.]]

[This benefit is limited to [one] use[s] per [year][quarter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Document Preparation:]

[Preparation of any of the following documents: [simple deed (excluding those reviewed or prepared under the real estate benefit),][promissory note,] [consumer dispute correspondence,] [installment sales agreement,] [general power of attorney,][lease agreement (tenant only),][and simple affidavit]. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]

[This benefit is limited to [one] use[s] per year [per document].][This benefit does not apply to documents that exceed the maximum number of pages shown in the Schedule of Benefits.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Incorporation Advice and Filing:]

[This service covers the review of a Certificate of Incorporation, up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the Certificate of Incorporation, and assistance filing the application with the appropriate governing agency. [To qualify for this benefit, the Certificate of Incorporation must be related to a Small Business owned by the Member [and/or Covered Spouse] and the Small Business may not present a current or potential future conflict with the Policyholder.] For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.]

[This benefit is limited to the maximum number of pages shown on the Schedule of Benefits and [one] use[s] per [year][quarter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Patent/Trademark/Copyright Advice and Filing:]

[This service covers the review of a patent/trademark/copyright application for an invention or original content created by the Member [and/or Covered Spouse], up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the application, and assistance filing the application with the appropriate governing agency. [To qualify for this benefit, the invention or original content must be related to a Small Business owned by the Member [and/or Covered Spouse] and neither the Small Business nor the invention or original content may present a current or potential future conflict with the Policyholder.] For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.]

[This benefit is limited to the maximum number of pages shown on the Schedule of Benefits and [one] use[s] per [year][quarter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Customer Dispute:]

[This benefit applies to consultation or representation in a dispute relating to a customer's purchase of the Member[and/or Covered Spouse]'s Small Business's goods and/or services and is covered up to the maximum shown in the Schedule of Benefits. Consultation and/or preparation and assistance for a customer dispute filed in small claims court is also covered, although representation in small claims court is not covered. If the amount of an attorney's time exceeds the maximum shown in the Schedule of Benefits, the Member will be responsible for any additional legal fees at the Discounted Rate shown on the Schedule of Benefits. This benefit does not include representation for matters relating to taxes. For a definition of a Small Business, please see the Definitions section. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Miscellaneous Small Business Owner Legal Services:]

[This benefit will cover up to the maximum shown in the Schedule of Benefits for any legal services needed by the Member and/or Covered Spouse for any other legal service required for any Small Business owner legal matters. For a definition of a Small Business, please see the Definitions section. If the amount of an attorney's time exceeds the maximum shown in the Schedule of Benefits, the Member will be responsible for any additional legal fees at the Discounted Rate shown on the Schedule of Benefits. [This benefit does not cover reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Member's Small Business tax return; negotiating with the agency; advising the Member on necessary documentation; attending an IRS or a state or

local taxing authority audit; prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns; the services of an attorney during a Small Business tax audit process required by federal and state tax authorities; or a defense against criminal charges nor the defense of civil tax litigation in any tax court.] [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder].]

[This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per [quarter][year][and may only be used for a single legal matter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Discounted Small Business Owner Legal Services:]

[Assistance with Small Business owner legal matters not specifically covered or excluded under Small Business Owner Advice and Representation. Advice and representation to be provided at a discounted rate shown in the Schedule of Benefits. This benefit does not include representation for matters relating to taxes. For a definition of a Small Business, please see the Definitions section.] [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Major Trial Supplement]

[In addition to any coverage as shown in the Schedule of Benefits, representation in any non-excluded trial matter that lasts more than [three] [full] court days will be covered as shown on the Schedule of Benefits. Payments to the attorney for any covered trial begin on day [four] of the covered trial and will be paid for legal fees only at a maximum amount shown on the Schedule of Benefits per [half]day of trial up to the maximum shown on the Schedule of Benefits. Nothing in this Trial Supplement covers any payment for any amount related to the covered trial except actual legal fees for the attorney's time.][This benefit excludes any case taken by an attorney on a contingent fee basis.]

[This benefit is limited to one use per year.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

OBTAINING BENEFITS

Claim for Benefits

1. Members should call the Member Service Center to confirm the potentially applicable benefit(s) prior to consulting with any attorney. [The Member/Covered Family Member must provide all information requested with respect to the circumstances of an insured event or service provided.] The Member Service Center will assign a Participating Attorney to provide services relative to the matter. Failure to notify the Member Service Center within thirty (30) days following consultation with an attorney may result in a denial of benefits.
2. To confirm coverage for matters to which Managed Case Rules apply reference Managed Case Rules in the Schedule of Benefits.
3. Members and/or Covered Family Members who are requesting services must remain enrolled and continue to pay premium hereunder.
4. Upon completion of a Covered Service, the Member/Covered Family Member may be required by the Participating Attorney to sign a confirmation of completion. Failure to sign the confirmation may result in denial of the claim and the Member/Covered Family Member will be responsible for all legal fees.
5. If the Member/Covered Family Member pays for pre-authorized services provided by a Non-Participating Attorney, the Member must submit a reimbursement form (provided by Member Service Center) accompanied by an original itemized bill, proof of payment and supporting documentation sufficient to demonstrate the work completed in the matter within sixty (60) days

after incurring the legal fees. Benefits provided to the Member/Covered Family Member for Covered Services are subject to the maximum as shown in the Schedule of Benefits.

6. Payment by Us for Covered Services does not preclude the attorney (whether Participating or Non-Participating) from seeking and recovering attorney's fees from an opposing party, where authorized by law, court rule, or contract, at the attorney's customary or prevailing rate. If the Member/Covered Family Member receives reimbursement of attorney's fees, then the Member/Covered Family Member agrees to reimburse Us for payments issued.

Disputes Between Member and Covered Family Member

In the event that the Member and one of the Covered Family Members are involved as adversaries in a dispute that is a Covered Service, only the Member will be covered.

If two or more Covered Family Members are involved in a dispute that is otherwise covered, no coverage will be provided.

If two Members are involved as adversaries in a dispute that is a Covered Service, separate coverage for each Member will be provided.

EXCLUSIONS

The following benefits are excluded:

Appellate court proceedings, class actions, interventions, malpractice proceedings, actions in which punitive damages are being sought, derivative actions and amicus curiae filings.

The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.

Matters relating to: securities, trademark or patent matters; [business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters]; [matters arising out of a Member/Covered Family Member's role as an officer or director of an organization]; matters involving the law or laws of jurisdictions other than the United States and its territories [and Canada][except as specifically described under Covered Services]; any matters involving a government (domestic or foreign) entity or agency[except as specifically described under Covered Services]; farm related issues; [matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property]. [A multi-family residence, whether or not used by the Member/Covered Family Member as his or her primary residence, is deemed an investment or income-producing property.]

Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

Matters that the attorney deems frivolous, spurious, harassing, or unethical or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees awarded as part of a judgment, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgments, jury fees, court reporter fees, investigative costs, [mediator or]arbitrator fees, and all other incidental and out-of-pocket legal and litigation costs.

Any services on behalf of a Covered Family Member against the interests of the Member.

Any employment-related matter. This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, and age discrimination. [This provision does not apply to exclude certain employment-related legal issues where either the employer or employee purchases limited coverage provided in the Policy and described under Covered Services or as an attachment thereto]

that will provide coverage and benefits for specific civil and/or criminal job-related litigation. For this exception to apply, the employer must have approved this coverage.]

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale, marketing, administration or other processes related to the Policy; Legal Plan Administrator or its subsidiaries; [Claims Administrator or its subsidiaries; Policyholder; Member's employer;]Virginia Surety Company, Inc. and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; [Plan Sponsor;] or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy.

Except for consultation, the Policy will not provide benefits in connection with pre-existing matters, which includes any matter where the Member/Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney, [except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated].

[The Policy does not allow benefits listed under the Covered Services section to be combined for one legal matter.]

Where there are specific hours or dollar amounts provided in the Policy, or where a maximum is set under the Managed Case Rules, the Member will be responsible for all attorney fees incurred which exceed the maximum. Additional exclusions related to each benefit are included in the Covered Services.

GENERAL PROVISIONS

Attorney-Client Relationship

All attorneys are subject to the authority of the state Supreme Court and the state bar association of the state(s) where they are licensed to practice. The Member has the unrestricted right to choose an attorney. The Member's relationship with an attorney is privileged and strictly confidential. We will not interfere in the attorney-client relationship or in the attorney's independent exercise of his or her professional judgment. Participating Attorneys are not certified specialists. Participating Attorneys are not agents or employees of either the Legal Plan Administrator or Us.

The Member shall authorize the Participating Attorney to provide the Legal Plan Administrator with information and supporting documentation on the number and type of services provided to the Member.

By using legal services benefits that are provided under the Policy, the Member agrees that neither We, nor the Policyholder, nor any other person involved in the marketing or administration of the Policy, shall have any liability for the acts, errors or omissions of an attorney providing services, in whole or in part.

Non-Participating Attorney Services

If the Member already has an attorney, the Member may prefer to use her/him as a Non-Participating Attorney. To do so, the Member must first contact the Member Service Center and notify the representative of his/her intention to use a Non-Participating Attorney for a Covered Service. The Member Service Center will send the Member a claim form which must be completed and returned in order to request reimbursement. The Member's reimbursement will be based on the reimbursement schedule shown under the Non-Participating Attorney column of the Schedule of Benefits. If a Member has a Non-Participating Attorney he or she would prefer to work with, the Legal Plan Administrator may elect to offer to negotiate with the attorney on behalf of the Member, but cannot guarantee the Non-Participating Attorney will accept the Plan Discounted Rate.

Subrogation and Coordination of Benefits

All benefits will be subject to subrogation and coordination of benefit rules. For the purpose of subrogation, We may require the Member/Covered Family Member to assign all rights of recovery of legal fees to the extent that payment is made by Us. If an assignment is sought, the Member/Covered Family Member must cooperate in providing the assignment.

Legal Terminology

The Member or Covered Family Member may call the Member Service Center to obtain a definition or explanation of any term used herein.

Coverage Territory

The coverage territory includes the United States and United States territories[and Canada][unless otherwise identified in Schedule A attached hereto].

Premium Refund Provision

In the event that the premium mode is other than monthly and the Group Policy is terminated or the Member elects to terminate the coverage, a pro-rata premium refund will be made in accordance with the insurance laws of the Policyholder's state.

Secondary Coverage

If the Member/Covered Family Member is entitled to receive legal services or reimbursement for legal services from any other person or organization, the coverage available under the Policy would be considered excess as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

Termination and Cancellation of Coverage

Coverage provided to the Member shall terminate upon the first of the following to occur:

- a. Cancellation or termination of the Group Policy;
- b. If applicable, the Member fails to re-enroll;
- c. The Member is no longer associated with Policyholder; or
- d. The Member fails to remit premium when due, subject to the statutory grace period.

[Coverage provided to a Covered Family Member of a Member shall terminate upon the first of the following to occur:

- a. The Member's coverage is cancelled or terminated; or
- b. The family member ceases to qualify as a Covered Family Member as defined[in the Definitions section].]

When coverage for a Member/Covered Family Member terminates and a matter is unresolved when coverage terminated, then any further legal work between said Member/Covered Family Member and the Participating Attorney shall be outside the scope and coverage of the Policy. The Participating Attorney shall not be obligated to provide any benefits under the Policy and any further legal services shall be based upon an independent and separate fee agreement entered into, if at all, between the former Member/Covered Family Member and the attorney. If such an agreement is not entered into, then the Participating Attorney may withdraw from any further representation in accordance with applicable law and State Bar standards.

Illegal Activity, Misrepresentation and Fraud

We will not provide coverage if the Member/Covered Family Member has intentionally concealed or misrepresented any material fact or circumstances or been involved in any illegal activity related to the Policy or claim. We will not provide coverage if doing so would be in violation of any United States economic or trade sanction.

[Conversion][Portability]

The Member may continue this insurance [by converting to an individual policy subject to state availability][by electing the option of portability] when the Member no longer qualifies as an employee of the Policyholder or as a Member of the group to which the Group Policy is issued. The Member must apply for [conversion][portability] within [thirty-one (31)] days of this disqualifying event and make arrangements for premium payment. [Conversion][Portability] coverage will take effect, subject to payment of the initial premium, as of the date the Member's coverage under the Group Policy terminates.

Credit will be given for any applicable Waiting Period based upon the number of months coverage was in force for the Member under the Group Policy.

[Waiver of Premium]

[Upon the death of the Member, coverage for the surviving Covered Family Members continues for the remainder of the current Group Policy term. We waive further premium payments during this time.]

[Upon the Member being called to active duty for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the Covered Family Members will continue, without the payment of premium, for the length of the Member's absence and for so long as the Member remains eligible for benefits through the Policyholder.]

Conformed to Statute

Any terms herein that conflict with the statutes of the jurisdiction where issued are amended to conform to the statutes.

Assignment of Benefits

The benefits provided herein are not assignable.

[SCHEDULE A

Coverage Territory

The coverage territory shall [include][be limited to]:

[XXXXXXX]

MANDATORY AMENDATORY ENDORSEMENT - DISTRICT OF COLUMBIA

[Endorsement Effective Date: [XX/XX/XXXX]]

Virginia Surety Company, Inc.
A Stock Company
[175 West Jackson Blvd., Chicago, IL 60604]

MANDATORY AMENDATORY ENDORSEMENT - DISTRICT OF COLUMBIA

[Policy Number:	[Insert Policy Number]]
-----------------	-------------------------

[Policyholder:	[ABC Company]]
----------------	----------------

[Plan Sponsor:	[XYZ Organization]]
----------------	---------------------

[Policy Effective Date:	[XX/XX/XXXX]]
-------------------------	---------------

[Policy Anniversary Date:	[XX/XX/XXXX]]
---------------------------	---------------

[Endorsement Effective Date:	[XX/XX/XXXX]]
------------------------------	---------------

This endorsement is made a part of the Certificate of Coverage to which it is attached. This endorsement is subject to all of the provisions and limitations of the Certificate of Coverage. If there is a conflict between the Certificate of Coverage and the endorsement, the terms of the endorsement will govern.

Under **DEFINITIONS**, **COVERED SPOUSE** is amended to read:

“COVERED SPOUSE” - means the Member’s lawful spouse or other relationship recognized by law at the time the coverage is in effect and for whom the required premium is paid where spouse coverage is optional.

Virginia Surety Company, Inc.
A Stock Company
[175 West Jackson Blvd., Chicago, IL 60604]

GENERAL CHANGE AMENDATORY ENDORSEMENT

[Policy Number: [Insert Policy Number]]

[Policyholder: [ABC Company]]

[Plan Sponsor: [XYZ Organization]]

[Policy Effective Date: [XX/XX/XXXX]]

[Policy Anniversary Date: [XX/XX/XXXX]]

[Endorsement Effective Date: [XX/XX/XXXX]]

This Amendment forms a part of [the Group Policy][and/or][the Certificate of Coverage] to which it is attached. [These changes only apply to Covered Services incurred on or after the effective date of this General Change Amendatory Endorsement.] The [Group Policy][and/or][the][Certificate of Coverage] is amended as described below:

[Change of Policyholder Name: Wherever [the name][Insert Original Name] is used, [the name][Insert New Name] is hereby substituted.]

[Change of Policyholder Address: Wherever [the address][Insert Original Address] is used, [the address][Insert New Address] is hereby substituted.]

[New Policy Anniversary Date]

[Schedule of Benefits amendment]

[Addition of coverage]

[Deletion of coverage]

[Administrative, Claim or Benefit Provision amendment]

[Addition or deletion of approved variable exclusion]

All other terms, provisions, limitations and exclusions remain unchanged except as specifically noted within this General Change Amendatory Endorsement.

State:	District of Columbia	Filing Company:	Virginia Surety Company, Inc.
TOI/Sub-TOI:	33.0 Other Lines of Business/33.0001 Other Personal Lines		
Product Name:	Group Legal Expense		
Project Name/Number:	Group Legal Expense - Program Filings/SF_10593		

Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Comparison copies of policy and certificate
Comments:	
Attachment(s):	CMPR_Group Policy_20190925.pdf CMPR_Cert_20190925.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Filing Letter
Comments:	
Attachment(s):	GENFL_121019_DC Form.pdf
Item Status:	
Status Date:	

~~VIRGINIA SURETY COMPANY, INC.~~
~~Home Office~~ Virginia Surety Company, Inc.
A Stock Company
[175 W. Jackson Blvd.,
Chicago, ~~IL~~ Illinois 60604]
~~Administrative Office: 5850~~

For assistance, contact [Insert Name]Member Service Center:
[5151 San Felipe, Suite ~~600~~ 2300
Houston, TX ~~77057~~ - 77056
[888-416-4313]

GROUP LEGAL EXPENSE INSURANCE POLICY

DECLARATIONS PAGE

POLICY NO. [NPXL667800]
POLICYHOLDER NAME: [ABC Organization]
POLICYHOLDER ADDRESS: [123 Main Street, Suite 1
Anytown, US 12345]
[PLAN SPONSOR: XYZ Organization]
POLICY EFFECTIVE DATE: [~~01/01/00~~ MM/DD/YYYY]
POLICY ANNIVERSARY DATE: [~~01/01/00~~ MM/DD/YYYY]

~~This~~ The Group Legal Expense Insurance Policy ("Group Policy") is issued in consideration of ~~the~~ application and payment and receipt by Us of premium. We will provide the benefits described in ~~this~~ the Group Policy in return for the premium and compliance with all applicable provisions of ~~this~~ the Group Policy.

All periods of insurance under ~~this~~ the Group Policy begin and end at 12:0001 am Standard Time at the Policyholder's address.

IN WITNESS WHEREOF, We have caused ~~this~~ the Group Policy to be executed and attested, ~~and, if required by state law, this Policy shall not be valid unless countersigned by a duly authorized representative of the Company.~~

Secretary

President

Secretary _____ President

Countersigned by: _____

(Licensed Resident Agent)
(To be signed by a Licensed Resident Agent where required by law)

License Number: _____

SCHEDULE OF BENEFITS

Coverage	Maximum Benefits	
	Participating Attorney	Non-Participating Attorney

[Advice and Consultation]

• [Insert Name Administrator] Helpline	Covered Paid in Full	[N/A]
• Initial Law Office Consultation [one] hour[s] per calendar [quarter][year] (one hour per calendar quarter)	Covered Paid in Full	[N/A] [\$XX/consultation]
• [Review of Simple Documents--] [Review of documentation up to [6] pages] Up to [xx] pages	Covered Paid in Full	[N/A] [\$XX/document] [\$XX]
[Financial and Tax Helpline]	[Paid in Full]	[N/A]
[OnLine Legal Access]	[Paid in Full]	[N/A]
• [Simple Dispute Resolution Correspondence] [Up to one] dispute[s] per calendar year]	Covered	[N/A] [\$XX/dispute]

[Miscellaneous Law Office Services]

	[\$XX maximum Subject to Managed Case Rules**]	[\$XX maximum Subject to Managed Case Rules**]
• [Legal Services for any non-excluded legal matter not specifically covered in the Schedule of Benefits up to [X] hours per year]** [Up to X unused hours carried over each year]	[Paid in Full]	[\$XX/hour]
• [Discounted Legal Services for any non- excluded legal matter]	[[XX%] discount on Participating Attorney's [hourly] rates]	[N/A]

**Waiting Period required following the Effective Date: [X] months]

[Consumer Matters]

• [Document Preparation]		
[Simple Deed]	[Paid in Full]	[\$XX]
[Promissory Note]	[Paid in Full]	[\$XX]
[Consumer Dispute Correspondence]	[Paid in Full]	[\$XX]
[Installment Sales Agreement]	[Paid in Full]	[\$XX]
[Simple Affidavit]	[Paid in Full]	[\$XX]
[General Power of Attorney]	[Paid in Full]	[\$XX/document]
—• Family Member	Paid in Full	[\$XX/Family Member document]
[Lease Agreement - Tenant Only]	[Paid in Full]	[\$XX]
[Time Share Agreement]	[Paid in Full]	[\$XX]
• [Life Insurance Claim]	[[Paid in Full][up to [XX] hours]] [\$XXX] maximum] [subject to Managed Case Rules*] \$XXX maximum Subject to Managed Case Rules**]	[\$XX] [\$XXX] maximum subject to Managed Case Rules*] \$XXX maximum Subject to Managed Case Rules**]

	Subject to Managed Case Rules**]	
• [[Named]Natural Weather Disaster Insurance Claim]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Consumer Dispute[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Consumer Fraud Litigation[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [State Consumer Law Administrative Proceeding[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Small Claims Court Representation]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*] ² Hours	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Construction[,] and[/][or] Renovation and[/][or] [Home Repair] Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Mail Order or Internet Purchase Dispute[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Bank Fee Dispute[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [First-time Vehicle Buyer[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Vehicle Repair and Lemon Law Litigation[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Cell Phone Contract Dispute Contract review up to [x] pages] [Representation]	[Paid in Full] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Personal Property Protection]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Warranty Dispute Warranty review up to [x] pages] [Representation]	[Paid in Full] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [[\$XX][[\$XXX] maximum subject to Managed Case Rules*]

<ul style="list-style-type: none"> <u>[Health Care Coverage Dispute and Records</u> <u>Office consultation up to [x] hour[s]]</u> <u>[Review of Health Care Policy]</u> <u>[Review[/preparation] of document up to [x]</u> <u>pages]</u> 	<u>[Paid in Full]</u> <u>[[Paid in Full][up to</u> <u>[XX] hours]][\$XXX</u> <u>maximum] [subject to</u> <u>Managed Case Rules*]</u> <u>[[Paid in Full][up to</u> <u>[XX] hours]][\$XXX</u> <u>maximum] [subject to</u> <u>Managed Case Rules*]</u>	<u>[\$XX]</u> <u>[\$XX][\$XXX]</u> <u>maximum subject to</u> <u>Managed Case Rules*]</u> <u>[\$XX][\$XXX]</u> <u>maximum subject to</u> <u>Managed Case Rules*]</u>
<ul style="list-style-type: none"> <u>[Identity Theft Defense]</u> 	<u>[[Paid in Full][up to</u> <u>[XX] hours]][\$XXX</u> <u>maximum] [subject to</u> <u>Managed Case Rules*]</u>	<u>[\$XX][\$XXX]</u> <u>maximum subject to</u> <u>Managed Case Rules*]</u>

**Waiting Period required following the Effective Date: [X] months]

<u>[Estate Planning]</u> Will, Codicil, Power of Attorney, [Trust] and Probate		
<ul style="list-style-type: none"> <u>[Will or Codicil]</u> [Spouse] [Family Member] <u>[Complex Will]</u> 	<u>[Paid in Full]</u> <u>[Paid in Full] [\$XXX</u> <u>maximum][subject to</u> <u>Managed Case</u> <u>Rules*]</u> [Paid in Full/\$XX per Will] [\$XX per Will] [XX% discount]	<u>[\$XX]</u> [\$XX] [\$XX] [\$XX][N/A]
<ul style="list-style-type: none"> —Living Will and/or Health Care Power of Attorney —[Family Member] 	Paid in Full	[\$XX]
<ul style="list-style-type: none"> <u>[Living Will/Health Care or Advance Directive]</u> 	<u>[Paid in Full]</u>	<u>[\$XX]</u>
<ul style="list-style-type: none"> <u>[Health Care or Medical Power of Attorney]</u> 	<u>[Paid in Full]</u>	<u>[\$XX]</u>
<ul style="list-style-type: none"> <u>[Revocable or Irrevocable Living Trust</u> <u>Document]</u> 	<u>[Paid in Full]</u>	<u>[\$XX]</u>
<ul style="list-style-type: none"> <u>[Special Needs Trust]</u> 	<u>[[Paid in Full][up to</u> <u>[XX] hours]][\$XXX</u> <u>maximum] subject to</u> <u>Managed Case Rules*]</u>	<u>[\$XX][\$XXX]</u> <u>maximum subject to</u> <u>Managed Case Rules*]</u>
<ul style="list-style-type: none"> <u>[Probate of Small Estate]</u> 	2-Hours <u>[[Paid in</u> <u>Full][up to [XX]</u> <u>hours]][\$XXX</u> <u>maximum] [subject to</u> <u>Managed Case Rules*]</u>	<u>[\$XX][\$XXX]</u> <u>maximum subject to</u> <u>Managed Case Rules*]</u>
<ul style="list-style-type: none"> <u>[Medicare/Medicaid/Social Security</u> <u>Proceeding]</u> 	<u>[[Paid in Full][up to</u> <u>[XX] hours]][\$XXX</u> <u>maximum] [subject to</u> <u>Managed Case Rules*]</u>	<u>[\$XX][\$XXX]</u> <u>maximum subject to</u> <u>Managed Case Rules*]</u>
<ul style="list-style-type: none"> <u>[Social Security Administration Benefit Appeal</u> <u>Office consultation up to [x] hour[s]]]</u> 	<u>[[Paid in Full][up to</u> <u>[XX] hours]][\$XXX</u> <u>maximum] subject to</u> <u>Managed Case Rules*]</u>	<u>[\$XX][\$XXX]</u> <u>maximum subject to</u> <u>Managed Case Rules*]</u>

<u>[Elder Matters]</u>		
<ul style="list-style-type: none"> <u>[Elder Parent Will Preparation]</u> 	<u>[Paid in Full[up to</u> <u>[\$XX] per Will]]</u>	<u>[\$XX]</u>
<ul style="list-style-type: none"> <u>[Elder Parent Living Will/Health Care or</u> <u>Advance Directive]</u> 	<u>[Paid in Full[up to</u> <u>[\$XX] per</u>	<u>[\$XX][N/A]</u>

<ul style="list-style-type: none"> • [Elder Parent Durable Financial Power of Attorney] 	document]] [Member co-pay \$XX per document] [Paid in Full] [up to \$XX] per document]] [Member co-pay \$XX per document]	[\$XX][N/A]
<ul style="list-style-type: none"> • [Elder Parent Health Care or Medical Power of Attorney] 	[Paid in Full] [up to \$XX] per document]] [Member co-pay \$XX per document]	[\$XX][N/A]
<ul style="list-style-type: none"> • [Elder Law Matters] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]

[\[Residential Matters\]](#)

<ul style="list-style-type: none"> • [Purchase of primary residence including document preparation and closing*Primary Residence]**] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Sale of primary residence*Primary Residence]**] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Refinancing of primary residence*Primary Residence]**] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [First Time Home-Buyer] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Vacation or Investment Home Purchase/Sale/Refinancing]**] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Home Equity Loan Assistance]**] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Property Tax Assessment]**] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Property Tax Dispute] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Landlord/tenantTenant Disputes] 	[[Paid in Full]]up to [XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*] [\$XXX maximum]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*] [\$XXX maximum Subject to Managed Case Rules**]

	Subject to Managed Case Rules**]	
• [Tenant Security Deposit Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Landlord Dispute with Tenant Pre-litigation activities]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Trial Representation]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Security Deposit Dispute with Tenant]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Construction Defect Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Neighbor Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Noise Reduction Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Boundary or Title Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Zoning Application]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Real Estate Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Private Real Estate Organization [(HOA/COA/POA[or][])][[(Co-Op)]] Board] Dispute Defense] [Private Real Estate Organization [HOA/COA/POA [Co-Op] board] Dispute Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]

[\[**Waiting Period required following the Effective Date: \[X\] months\]](#)~~[* Six-month waiting period following the Effective Date]~~

[\[Financial Matters\]](#)

• [Debt Collection Defense Pre-litigation Defense activities]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
---	--	--

[Trial Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]	[\$XX][\$XXX] maximum subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]
• [Garnishment Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Bankruptcy (Chapter 7 or 13)][**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]	[\$XX][\$XXX] maximum subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]
• [Foreclosure]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]	[\$XX][\$XXX] maximum subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]
• [Tax Audits][**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]	[\$XX][\$XXX] maximum subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]
• [Tax Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Student Loan Refinancing/Collection Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Repossession Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months][*Six month waiting period following the Effective Date]

[Family <u>Matters</u> Law]		
• [Separation, Divorce, Civil Annulment][**] [Uncontested Separation*, or Civil Annulment][**] Consent/default Divorce*, Divorce*	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][Paid in Full up to XX hours]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

<u>[Consent/default Divorce]**]</u>	<u>[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u>
<u>[Uncontested Divorce]**]</u>	<u>[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u>
[Contested Divorce, as defined[**]]	<u>[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u> <u>[\$XXX plus \$XXX half day trial] \$XXX maximum subject to Managed Case Rules*]</u> [\$XXX plus \$XXX half day trial] \$XXX maximum Subject to Managed Case Rules**]	<u>[\$XX][\$XXX maximum] [subject to Managed Case Rules*]</u> <u>[\$XXX plus \$XXX half day trial] \$XXX maximum subject to Managed Case Rules*]</u> [\$XXX plus \$XXX half day trial] \$XXX maximum Subject to Managed Case Rules**]
• <u>[Post-Divorce Proceedings, as defined]**]</u>	<u>[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u>
• <u>[Prenuptial Agreement]**]</u>	<u>[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u>
• <u>[Name Change]</u>	<u>[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u>
• <u>[Surrogacy Representation]</u>	<u>[[Paid in Full][up to [XX] hours]][\$XXX maximum] subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u>
• <u>[[Uncontested] Guardianship/Conservatorship]</u>	Paid in Full <u>[Uncontested:]</u> <u>[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u> <u>[Contested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u> <u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u>
• <u>[[Uncontested] Governmental Agency</u> <u>—Adoptions</u> <u>—Stepparent Adoptions]</u>	Paid in Full Paid in Full <u>[Uncontested:]</u> <u>[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u> <u>[Contested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]</u>	[\$XX] <u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u> <u>[\$XX][\$XXX maximum subject to Managed Case Rules*]</u>

	hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	
• <u>[Uncontested]Non-Government Agency Adoption]</u>	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• <u>[Uncontested Private Adoption]</u>	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
<u>[[Uncontested] Stepparent Adoption]</u>	[Uncontested:] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• <u>[International Adoption]**]</u>	[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• <u>[[Uncontested] Grandparent Visitation or Custody]**]</u>	[Uncontested:] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• <u>[[Uncontested][Grandparent][Family Member] Adoption and Legitimization]**]</u>	[Uncontested:] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• <u>[[Uncontested] Guardianship of [Family Member] [Grandchild]**]</u>	[Uncontested:] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• <u>[Child [Custody/]Support Proceeding Involving Never-Married Parents]</u>	[[Paid in Full][up to [XX] hours]][\$[XXX]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

	maximum] [subject to Managed Case Rules*]	
• [Paternity Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Stalking Victim Assistance]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Protection from Domestic Violence]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Juvenile Court Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Special Needs Education Representation]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [School Code of Conduct/Ethics Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [School Harassment Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [School Expulsion Proceeding]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [School Administrative Proceeding]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Immigration Assistance]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Parental Responsibility Matters]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

**Waiting Period required following the Effective Date: [X] months] ~~[- Six month waiting period required following the Effective Date]~~

[Civil ~~Matters~~ Litigation Defense]

• [Civil Litigation Defense]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [[XXX] plus \$[XXX] half day trial]	[\$XX] [\$XXX] maximum] [subject to Managed Case Rules*][[XXX] plus \$[XXX] half day trial]
---------------------------------	---	---

	[\$XXX] maximum subject to Managed Case Rules*] [\$XXX plus \$XXX/half day trial \$XXX maximum Subject to Managed Case Rules**]	[\$XXX] maximum subject to Managed Case Rules*] [\$XXX plus \$XXX/half day trial \$XXX maximum Subject to Managed Case Rules**]
• [Property Owner Gun Rights Civil Defense]	[[Paid in Full][up to [XX] hours]] [\$[XXX] maximum] subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Incompetency Defense]	[[Paid in Full][up to [XX] hours]] [\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Administrative Hearing Representation]	[[Paid in Full][up to [XX] hours]] [\$[XXX] maximum] subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Discounted Contingency Fees]	[XX% discount][XX% maximum][XX% discount on state maximum, or a maximum of [XX]% pre-trial, [XX]% at trial, or [XX]% in an appeal]	[N/A]
• [Mediation]	[XX% discount on Mediator's hourly rates][[Paid in Full][up to [XX] hours]] [\$[XXX] maximum] subject to Managed Case Rules*]	[N/A][XX][\$[XXX] maximum subject to Managed Case Rules*]

[\[**Waiting Period required following the Effective Date: \[X\] months\]](#)~~[* Six month waiting period required following the Effective Date]~~

[Criminal Defense]

• [Traffic Ticket]**]	[[Paid in Full][up to [XX] hours]] [\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Serious Traffic MatterTraffic Defense (resulting in suspension or revocation of license)]	[[Paid in Full][up to [XX] hours]] [\$[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]
• [Administrative Proceeding (regarding suspension or revocation of license)]	[[Paid in Full][up to [XX] hours]] [\$[XXX] maximum] [subject to Managed Case Rules*] [\$XXX plus \$XXX/half day trial, \$XXX maximum Subject to Managed Case Rules**]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*] [\$XXX plus \$XXX/half day trial, \$XXX maximum Subject to Managed Case Rules**]
• [Bench or Arrest Warrant]**]	[[Paid in Full][up to [XX] hours]] [\$[XXX]	[\$XX][\$[XXX] maximum subject to Managed Case Rules*]

	maximum] [subject to Managed Case Rules*]	
• [Habeas Corpus Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]
• [Misdemeanor Defense]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [[XXX] plus \$(XXX)/half day trial] [XXX] maximum subject to Managed Case Rules*]	[\$XX] [\$(XXX) maximum] [subject to Managed Case Rules*][\$(XXX) plus \$(XXX) half day trial] [XXX] maximum subject to Managed Case Rules*]
• [DUI/DWI Defense]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [[XXX] plus \$(XXX)/half day trial] [XXX] maximum subject to Managed Case Rules*]	[\$XX] [\$(XXX) maximum] [subject to Managed Case Rules*] [\$(XXX) plus \$(XXX) half day trial] [XXX] maximum subject to Managed Case Rules*]
• [[Employment Related]Felony Defense]	[[XXX] plus \$(XXX)/half day trial,] [XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [\$(XXX) maximum] [subject to Managed Case Rules*] [\$(XXX) plus \$(XXX) half day trial] [XXX] maximum subject to Managed Case Rules*]
• [Medicaid/Medicare Asset Transfer Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]
• [Property Owner Gun Rights Criminal Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]
• [Adjustments to Probation or Parole]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]
• [Restraining Order Assistance]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]

[\[**Waiting Period required following the Effective Date: \[X\] months\]](#)

[Small Business Owner Advice and Representation]		
• [Initial Legal Consultation] [([one] hour[s] per calendar [quarter][year])]	[Paid in Full]	[\$XX]
• [Review of Simple Document] Up to [xx] pages]	[Paid in Full]	[\$XX]
• [Document Preparation]		

[Simple Deed]	[Paid in Full]	[\$XX]
[Promissory Note]	[Paid in Full]	[\$XX]
[Consumer Dispute Correspondence]	[Paid in Full]	[\$XX]
[Installment Sales Agreement]	[Paid in Full]	[\$XX]
[General Power of Attorney]	[Paid in Full]	[\$XX]
[Lease Agreement - <i>Tenant Only</i>]	[Paid in Full]	[\$XX]
[Simple Affidavit]	[Paid in Full]	[\$XX]
• [Incorporation Advice and Filing]	[[Paid in Full][up to [XX] hours]][[[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Patent/Trademark/Copyright Advice and Filing]	[[Paid in Full][up to [XX] hours]][[[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Customer Dispute]**]	[Paid in Full up to [XX] hours]	[\$XX]
• [Miscellaneous Small Business Owner Legal Services [X] hours [per year][per quarter] of Legal Services**]	[Paid in Full]	[\$XX/hour]
• [Discounted Small Business Owner Legal Services]	[[XX]% discount on Participating Attorney's [hourly] rate]	[N/A]

[\[**Waiting Period required following the Effective Date: \[X\] months\]](#)

[Major Trial Supplement***]		
• [Major Trial***]	[\$[XXX] pretrial plus [\$[XXX]/half day trial, beginning on the [Xth] day of trial] [[[\$5,000 - \$100,000] maximum subject to Managed Case Rules*]	[\$[XXX] pretrial plus [\$[XXX]/half day trial, beginning on the [Xth] day of trial] [[[\$5,000 - \$100,000] maximum subject to Managed Case Rules*]

[\[***Waiting Period required following the Effective Date: \[X\] months\]](#)

~~ Managed Case Rules require the following:~~**

[In cases deemed by Us to be complex, Managed Case Rules may be used to approve additional coverage beyond the standard Participating Attorney maximum fees or to ensure that Non-Participating Attorney fees are reasonable and customary. Managed Case Rules provide protection for Members by limiting or preventing additional charges that Members would otherwise be responsible for. Managed Case Rules may be enacted prior to or after the initial consultation. Managed Case Rules require the following:](#)

~~1. Member and/or Family Member must secure a confirmation letter from the [Client Center] prior to proceeding with an attorney.~~

1. [The Member should contact the Member Service Center prior to proceeding with an attorney. If the Member understands from the attorney that there may be additional charges beyond the covered charges under the Policy and the Member does not contact the Member Service Center prior to proceeding with the attorney, then the Member may be responsible for those additional charges beyond the covered charges under the Policy, even on a Paid In Full benefit.](#)

2. If it is determined that the complexity of the case may require additional hours beyond the standard Participating Attorney maximum, or that the Non-Participating Attorney charges are higher than reasonable and customary fees, the~~The~~ attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely cost of legal services based on the expected conduct of the case.
3. We will set a maximum attorney fee that takes into consideration ~~account~~ the reasonable level of reimbursement of the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member ~~and/or~~ Family Member.

DEFINITIONS

~~["PLAN"] ATTORNEY" - means an attorney associated with a private law firm, who is licensed to practice law in the Member's state. These attorneys have been contracted to provide legal advice and simple service by telephone to Members.~~

["CLAIMS ADMINISTRATOR" - means [ABC Company]; or its subsidiary.]

~~["CLIENT CENTER"] - means the service location established to help make full use of the Policy.~~

["COMPLEX WILL" - means the Member has a significant net worth and will benefit from tax planning, or the estate is subject to current state or federal estate taxation; or the Member owns a business that will continue in operation after death; or the Member wants to put restrictions on what heirs may do with the property; or the Member wants to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or wants the property to be managed by a trustee for a period of time past the child's age of majority, to age 25 or 30, for example; or the Member thinks that someone will challenge the will; ~~and/or~~ the Member wants to exclude any lawful dependents.]~~The inclusion of a pour-over provision in a will does not, by itself, make a will complex.~~

~~"EFFECTIVE DATE" - means the date coverage hereunder begins.~~

["CONTESTED DIVORCE" - refers to a divorce proceeding that requires more than [5] hours of attorney time[,][and] involves disputed issues[and both parties are represented by an attorney].]

"COVERED FAMILY MEMBER" -- [means the Member's ~~lawful spouse~~ Covered Spouse[, the parents of the Member or their Covered Spouse] and ~~children, [and for whom a premium is paid].~~ Eligible Family Members are the Member's ~~spouse and Member's~~ [unmarried] [dependent] children, including [newborn children from the moment of birth,] stepchild stepchildren, legally adopted ~~child, child~~ children, children placed in the home for adoption[, children who are under sole legal guardianship of the Member or Covered Spouse,] and foster ~~child~~ children, up to [the end of the month of the child's [26th] birthday] [age [19,]], and from age [19] up to [25/26] years if they are enrolled in an accredited school or college as full-time student(s)]], and over the age of [19] years, if they are primarily dependent upon the Member for support as a result of mental or physical disability]], and are primarily dependent upon the Member for support -]], and for whom the required premium is paid where family coverage is optional].] [Insert definition of family member used in other voluntary benefits offered by the Policyholder]

"COVERED SPOUSE" - means the Member's lawful spouse[or Domestic Partner] at the time the coverage is in effect[and for whom the required premium is paid where spouse coverage is optional].

["DOMESTIC PARTNER" - means [the Member's [domestic][civil union] partner as defined by the jurisdiction in which the Member primarily resides.][two individuals who, together, each meet all of the following criteria set forth below:

1. Are 18 years of age or older.
2. Are competent to enter into a contract.
3. Are not legally married to, nor the Domestic/Civil Union Partner of, any other person.
4. Are not related by marriage.

5. Are not related by blood closer than permitted under marriage laws of the state in which they reside.
6. Have entered into the Domestic/Civil Union Partner relationship voluntarily, willingly, and without reservation.
7. Have entered into a relationship which is the functional equivalent of a marriage, and which includes all of the following:
 - living together as a couple;
 - mutual support of each other;
 - mutual caring and commitment to each other;
 - mutual fidelity;
 - mutual responsibility for each other's welfare; and
 - joint responsibility for the necessities in life.
8. Have been living together as a couple for at least six (6) months prior to obtaining the coverage.
9. Intend to continue the Domestic/Civil Union Partner relationship indefinitely, while understanding that the relationship is terminable at the will of either partner.]

[A copy of the signed affidavit may be required upon enrollment.]]

["DURABLE FINANCIAL POWER OF ATTORNEY" -a legal document that allows an individual to appoint another person to manage the individual's finances in the event that he/she is unable to do so him/her self.]

"EFFECTIVE DATE" - means the date the Member's coverage hereunder begins.

["ELIGIBLE PARENT" - means the parents of the Member or Covered Spouse, regardless of age, and includes, biological parents, step-parents and adoptive parents.]

["HEALTH CARE COVERAGE" - means coverage of a Member under any health care or health insurance policy or any policy that covers as its primary function any aspect of an individual's health.]

["HEALTH CARE OR MEDICAL POWER OF ATTORNEY" - A legal document that allows an individual to appoint another person to make medical decisions in the event the individual is unable to do so him/her self.]

["INTERNET PURCHASE" - A purchase of goods or services whose cost is over [\$200.00] at the time of purchase by a Member from a website on the Surface Web, as defined.]

"LEGAL PLAN ADMINISTRATOR" - [Insert Name], its affiliates, officers, directors, employees, and/or agents, including third party organizations and their affiliates, officers, directors, employees, and/or agents, hired by [Insert Name] to perform services under the Policy.

["LIVING WILL/ HEALTH CARE OR ADVANCE DIRECTIVE" - A legal document that outlines an individual's preferences for medical treatment and which takes effect only when the individual becomes incapacitated and can no longer express his or her wishes.]

"MEMBER" - refers to the individual who (a) is associated with the Policyholder] and ~~who~~/or Plan Sponsor], (b) has ~~paid or a premium has been~~ either paid ~~on their~~ a premium or had a premium paid on his or her behalf, and ~~who~~ (c) meets the eligibility requirements for Covered Services ~~in~~ as defined by the ~~Policy~~ Policyholder.

"MEMBER SERVICE CENTER" - means the service location established to assist Members/Covered Family Members in making full use of the coverage.

["NEIGHBOR" - A person whose residence is located on a property that directly abuts the property on which a Member's residence is located.]

"NON-PARTICIPATING ATTORNEY" - means an attorney not ~~retained by~~ contracted by the Legal Plan Administrator who is selected and paid by the Member to provide ~~services covered under the Policy~~ legal
G1PL 00 VSC002 00 0101

services up to the maximum amount ~~as shown in~~ under the Non-Participating Attorney column of the Schedule of Benefits.

“PAID IN FULL” - means complete payment in full to a Participating Attorney for covered legal services.

“PARTICIPATING ATTORNEY” - means an attorney ~~retained~~ contracted by the Legal Plan Administrator to provide covered legal services at the amount shown ~~in~~ under the Participating Attorney column of the Schedule of Benefits.

[“PERSONAL PROPERTY” - means any property that is not Real Property and which does not produce income].]

[“PLAN SPONSOR” - means an organization other than the Policyholder or the Member’s employer which that makes coverage hereunder available.]

“POLICY” - means the Group Legal Expense Insurance Policy and the Certificate of Coverage.

“POLICYHOLDER” - means the organization named in the declarations page.

[“REAL PROPERTY” - means land and all permanent structures attached thereto.]

[“SMALL BUSINESS” - An ongoing business [comprised of no more than [X] employees or independent contractors, including the Member [[and]/[or]] [Covered Spouse] and] [which produced less than [\$XXX,XXX.XX] in total annual revenue in the previous full calendar year.]]

[“SURFACE WEB” - means the portion of the World Wide Web that is readily available to the general public and searchable via standard web search engines.]

[“WAITING PERIOD” - means the period after the Effective Date during which certain benefits as shown in the Schedule of Benefits may not be used. This includes any matter that arises prior to the end of the Waiting Period.]

“WE”, “US”, “OUR” AND “COMPANY” - means ~~the name of the underwriter indicated on the declarations page of this Policy~~ Virginia Surety Company, Inc.

COVERED SERVICES

In consideration of payment and receipt by Us of the applicable premium, all Covered Services are available to a ~~the~~ Member and ~~the Member’s spouse and eligible dependents. Except all Covered Family Members, except~~ as specifically noted below, ~~the~~ The following Covered Services are provided ~~to the Member~~ when the Member uses a Participating Attorney. The Schedule of Benefits chart shows the reimbursement schedule when the Member uses a Non-Participating Attorney.

[Advice and Consultation-]

~~[Administrator]~~ [Insert Name] Helpline: ;

[Advice and consultation by toll-free telephone with a [Plan] Participating Attorney. -Services are available during normal business hours (EST) [or in an emergency, on a 24-hour basis].- Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded-.]

~~[Financial and Tax Helpline:~~

~~Consultation by toll-free telephone during normal business hours (EST).—Calls can relate to investment strategies, debt matters, taxes or any personal financial planning question.]~~

[Initial Law Office Consultation:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations with ~~a Participating Attorney~~ an attorney on any personal legal problem, civil or criminal, except those specifically excluded. ~~See Miscellaneous Law Office Services.~~]

~~Miscellaneous Law Office Services~~

~~Benefits not specifically covered or excluded hereunder to be provided at an amount shown in the Schedule of Benefits.~~

~~This benefit is limited to one use per year and is subject to Managed Case Rules.~~

[Review of Simple Documents Document:]

~~The [Plan] Attorney will verbally explain~~ [This benefit includes attorney review, verbal explanations of the meaning or impact of any form or document, or make suggestions for changes to a form or proposed document being drafted of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document.]

[OnLine Legal Access]

~~[Internet access to legal information and documents for many common legal situations. This feature is designed for Members and/or Family Members who wish to independently research legal issues either before or after contacting an [Plan] Attorney. OnLine Legal Access can be activated through the internet by contacting the following website: [www.legal.com].]~~

[Simple Dispute Resolution Correspondence:]

[This benefit includes attorney services to attempt to resolve a simple dispute through phone calls or letters to the opposing party in matters where such action, at the discretion of the attorney, can be expected to result in a favorable outcome for the Member. This benefit includes up to [three] letters or phone calls per dispute and is limited to the maximum number of disputes as shown in the Schedule of Benefits. This benefit does not include complex disputes or those where the attorney anticipates that the matter is very likely to escalate to litigation.]

[Miscellaneous Law Office Services]

[Legal Services for any Non-Excluded Legal Matter:]

[This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion. [This benefit may] not] be used to extend the coverage for any other service shown in the Schedule of Benefits beyond the limits of coverage.]]

[This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per year [and may only be used for a single legal matter].]

[Discounted Legal Services for any Non-Excluded Legal Matter:]

[This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion. [This benefit may] not] be used to extend the coverage for any other service shown in the Schedule of Benefits beyond the limits of coverage.]]

[Consumer Matters]

[Document Preparation:]

[Preparation of any of the following documents: ~~simple deed (excluding those reviewed or prepared under the real estate benefit), promissory note, consumer dispute correspondence, [installment sales agreement], general power of attorney, lease agreement (tenant only), time share agreement, and [simple affidavit].~~

- [Simple Deed[for the primary residence only]] (excluding those reviewed or prepared under the real estate benefit) [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Promissory Note] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Consumer Dispute Correspondence] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Installment Sales Agreement] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Simple Affidavit].] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [General Power of Attorney][This benefit is limited to [one] use[s] per year[per Member/Covered Family Member] and can be used for[either] a General, Limited, [and/]or Durable Financial Power of Attorney.]
- [Lease Agreement (for the Member/Covered Family Member as a tenant only)] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Time Share Agreement] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]

[This benefit is limited to [one] use[s] per year [per document][per Member/Covered Family Member].]

[Life Insurance Claims:]

[Assistance ~~to Members~~ in securing life insurance proceeds[(not including life insurance policies provided as an employee benefit)] when a Member ~~and/or Family Member~~ is a beneficiary of a life insurance policy.]

[This benefit is limited to [one] use[s] per year ~~and is subject to Managed Case Rules.~~]

[[Named] Natural Weather Disaster Insurance Claim:]

[Assistance in securing insurance proceeds [(not including[life] insurance policies provided as an employee benefit)] when a Member[/Covered Family Member] is a beneficiary of an insurance policy related to (non-business) coverage on a home, Personal Property, vehicles, watercraft, and other Personal Property owned by the Member[/Covered Family Member(s)] and the insured property is damaged or destroyed in a [named] natural weather disaster [including, but not limited to a flood, earthquake, hurricane, or tornado].] [Preparation and assistance for any proceeding filed in court is also covered up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Consumer Dispute:]

[Consultation or representation in a dispute relating to consumer goods and services[(not ~~involving directly or indirectly related to~~ real estate construction or renovation, or landlord/tenant disputes ~~or renovation~~)]].]

[This benefit is limited to [one] use[s] per year.]

[Consumer Fraud Litigation:]

[Services related to the representation of a Member who is entitled under the applicable state “consumer fraud” laws to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a consumer fraud as defined in the applicable state law. This benefit does not apply to: (1) any lawsuit related to matters that are not specifically listed under the provisions of the applicable state fraud laws; (2) lawsuits normally handled on a contingent fee basis; (3) any action for or defense against a collection or related matter; or (4) matters for which the Member has or is required by law to have insurance.]

[This benefit is limited to [one] use[s] per year.]

[State Consumer Law Administrative Proceeding:]

[Services related to the representation in an administrative proceeding before a state agency for a matter related to consumer fraud.]

[This benefit is limited to [one] use[s] per year.]

[Small Claims Court Representation:]

[Consultation and/or representation for a [consumer] dispute filed in small claims court. (Attorney may not be permitted to attend court hearings in some jurisdictions).]

[This benefit is limited to [one] use[s] per year.]

[Construction [,][and][/][or] [Renovation] [and][/][or] [Home Repair] Dispute:]

[Consultation or representation in a dispute involving consumer goods or services related to construction [and][/][or] [renovation] [and][/][or] [home repairs] [that occurred on the premises of the Member's primary residence (where the Member has resided or intends to reside for [twenty-seven (27)] weeks). [This benefit does not apply to consumer goods and services that are directly or indirectly related to a landlord/tenant dispute.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Mail Order or Internet Purchase Dispute:]

[The services of an attorney to review the nature of any mail order or Surface Web Internet Purchase dispute involving the purchaser [prior to the commencement of litigation]. This service includes the consultation with the attorney and review and/or preparation of purchase documents and/or dispute letters.][If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] dispute[s] per year.]

[Bank Fee Dispute:]

[The services of an attorney to review the nature of any (non-business related) bank fee dispute between the Member and their bank [prior to the commencement of litigation]. This service includes the consultation with the attorney and review and/or preparation of purchase documents and/or dispute letters.][If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] dispute[s] per year.]

[First-time Vehicle Buyer:]

[The services of an attorney for the purchase of a first vehicle. This service includes the consultation with the attorney at or before closing and/or review and/or preparation of purchase and finance documents.]

[[This benefit is limited to [one] vehicle purchase[s] per year and must be the first vehicle purchase of the Member]/Covered Family Member].

[This benefit applies to the Member only.]]

[Vehicle Repair and Lemon Law Litigation:]

[Services related to the representation of a Member who is entitled under the applicable state "lemon" law to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a defective car as defined in the applicable state law. This benefit does not apply to: (1) any lawsuit related to matters that are not specifically listed under the provisions of the applicable state fraud laws; (2) lawsuits normally handled on a contingent fee basis; (3) any action for or defense against a collection or related matter; or (4) matters for which the Member has or is required by law to have insurance.]

[This benefit is limited to [one] use[s] per year.]

[Cell Phone Contract Dispute:]

[Review of the cell phone contract where the attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted, of

up to maximum number of pages shown on the Schedule of Benefits. [This benefit does not include a written analysis or explanation of any form or document.]]

[In the event of a dispute over the terms of the agreement between the cell phone company and the Member, this benefit provides for representation in a dispute relating to the cell phone contract only if the Member has been sued or named in a [small claims] court action. This service covers counseling on prosecuting a [small claims] court action; helping the Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for trial. The service does not include the attorney's attendance or representation at a [small claims] trial, collection activities after a judgment or any services relating to post-judgment actions.]

[This benefit is limited to [one] use[s] per year.]

[Personal Property Protection:]

[Services cover counseling over the phone or in the office on any Personal Property issue, including consumer credit reports, contracts for the purchase of Personal Property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is included. The benefit includes reviewing personal legal documents and preparing promissory notes, affidavits and demand letters.]

[This benefit is limited to [one] use[s] per year.]

[Warranty Dispute:]

[Review of the warranty policy or service contract where the attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted, up to the maximum number of pages shown on the Schedule of Benefits. [This benefit does not include a written analysis or explanation of any form or document].]

[In the event of a dispute over the terms of the agreement between the warranty company and the Member, this benefit provides representation in a dispute relating to the warranty or service contract only if the Member has been sued or named in a [small claims] court action. [This service covers counseling on prosecuting a [small claims] court action; helping the Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for trial]. [The service does not include the attorney's attendance or representation at a [small claims] trial, collection activities after a judgment or any services relating to post-judgment actions].

[This benefit is limited to [one] use[s] per year.]

[Health Care Coverage Dispute and Records:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations with an attorney on any Health Care Coverage dispute, civil [or criminal], involving a coverage, benefits, or privacy matter that arose while the health care or health insurance policy was in effect (as defined by the terms of that health care or health insurance policy). For a definition of Health Care Coverage, please see the Definitions section.]

[This benefit is designed to help the Member understand health care law provisions and coverages based on the federal [and/or state version of this law] [AAPACA], and to prepare a bona fide defense to any denials in coverage valued at more than [\$1,000.00] in covered medical services under the policy in dispute. [This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to medical bills or payments].

[This benefit also includes the review of simple health care policy coverage documents and the attorney will verbally explain the meaning or impact of any policy or related document, or make suggestions for dispute letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule of Benefits. [This benefit does [not] include a written analysis or explanation of any form or document but does include the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule of Benefits: policyholder dispute correspondence, and simple affidavit. Partial documents cannot be reviewed or prepared, and if the document e[other than the actual health care coverage policy] is more than the maximum number of pages shown in the Schedule of Benefits, the benefit does not apply.]

[Nothing in this benefit will pay or create any obligation to pay any health care or health insurance benefits to any person for any reason, and any coverage related to this benefit must be related to a Member's dispute under a health care or health insurance policy.]

[This benefit is limited to [one] use[s] per year.]

[Identity Theft Defense:]

[Services related to the representation of a Member regarding potential creditor actions resulting from identity theft, and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts.]

[This benefit is limited to [one] use[s] per year.]

[Estate Planning]

[Will ~~and/or~~ Codicil Preparation:]

[Preparation of one ~~simple~~ will or codicil (an amendment to an existing will) ~~for the Member [and spouse] only,~~ including the preparation of a simple testamentary support trust for the dependent children:]

~~Simple~~ [Will Preparation: ~~[Plan]~~ Attorney shall prepare a ~~simple~~ will or codicil for Member [and Family Member] and discuss the legal requirements for signing the will. ~~[A simple will or codicil may be prepared for Family Member at an additional cost as shown in the Schedule of Benefits.]~~ [This benefit does not cover Complex Wills, as defined in the Definitions section.]

[This benefit is limited to [one] use[s] per year [per Member / Covered Spouse] / [Covered Family Member].]

[This benefit applies to the Member only.] [This benefit applies to the Member and Covered Spouse only.]

[Complex Will Preparation: ~~[Plan]~~ Attorney shall prepare a ~~complex will~~ Complex Will or codicil for Member [or Family Member] at a discounted fee paid directly to the attorney as shown in the Schedule of Benefits.]

[This benefit shall be limited to [one] Complex Will[s] prepared [per year] [each two (2) consecutive plan years] [per Member / Covered Spouse] / [Covered Family Member].]

[This benefit applies to the Member only.] [This benefit applies to the Member and Covered Spouse only, but may only be used for one document per year [per person]].]

[Living Will ~~and/or~~ Health Care ~~or~~ Advance Directive/Health Care or Medical Power of Attorney:]

~~Preparation of living will and/or health care power of attorney for Member [and/or Family Member] as authorized by state law. A living will expresses an individual's wishes as to the use or withdrawal of life support systems. A health care power of attorney appoints another to make medical decisions if the individual is unable to do so him/her self.~~

[This benefit covers the preparation of up to [2] of any of the following documents as defined in the Definitions section [per Member / Covered Family Member]:

- Living Will
- Health Care Directive
- [Advance Directive]
- Health Care Power of Attorney
- Medical Power of Attorney]

[The titles of the above documents may vary by state] [When state law allows the information contained in any two or more of the above mentioned documents to be combined into one document, then the benefit covers the preparation of [only one] [both] document[s], and can [not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Member / Covered Family Member].]

[Revocable or Irrevocable Living Trust Document:]

~~[Preparation of living trust documents.]~~ [Preparation of a revocable or irrevocable living trust for either the Member, Covered Spouse, or a combined living trust document] [the Member and/or Covered Spouse] [the Member and/or Covered Family Member]. This benefit does not include services related to transactions to fund the trust or transfer assets into it. ~~].~~ [This benefit does not include tax planning or tax advice.] [This benefit does not include the preparation of: [a charitable or charitable remainder trust;] [special needs trust;] [tax by-pass or credit shelter trust;] [asset protection trust;] [insurance trust;] [qualified domestic trust (QDOT);] [qualified terminable interest property trust (QTIP);] [or] [blind trust].]

[This benefit is limited to [one] use[s] per year ~~].~~ [per Member[/Covered Spouse]]/[Covered Family Member].]

[This benefit applies to the Member and Covered Spouse only.]

[Special Needs Trust:]

[Preparation of special or supplemental needs trust documents for a mentally or physically disabled beneficiary. [This benefit is limited to trusts for a beneficiary who is [a family member][the child, spouse, [domestic partner] or parent] of the Member.] [This benefit does not include services related to transactions to fund the trust or transfer assets into it.] [This benefit does not include tax planning or tax advice related to the trust or the Member's situation before and after the trust is prepared.] [This benefit is limited to [one] use[s] per year.]

[Probate of Small Estate:]

[The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation) ~~),~~ up to the maximum as shown in Schedule of Benefits. ~~].~~ [This benefit does not apply when there are applicable state-mandated attorney fees.]

[Medicare/Medicaid/Social Security Proceeding:]

[This benefit will cover review or help with preparation of documents prior to the representation of a Member] and/or [Covered Spouse][Covered Family Member] in any federal or state Medicare, Medicaid or Social Security administrative proceeding [(related to the Member's [or Covered Spouse's] elder parent(s)), provided the elder parent's interest is not in conflict with the Member's[/Covered Spouse's] interest]. This benefit does [not] cover any matter that falls outside the jurisdiction of the Office of Medicare Hearings and Appeals, state office assigned to oversee Medicaid fair hearings, or Social Security administration.] [This benefit does not cover attendance or representation by the attorney at or prior to any administrative hearing or appearance.] [This benefit applies to consultation or representation in a dispute relating to any such administrative proceeding and is covered up to the maximum shown in the Schedule of Benefits. Consultation and/or preparation and assistance for any proceeding filed in court is also covered, although the Member will be responsible for all fees incurred for representation needed after the maximum shown on the Schedule of Benefits.] [This benefit does not cover the elder parents of [either] the Member [or the Covered Spouse's parents] if [neither] the Member [is not][nor the Covered Spouse is] named in any dispute, proceeding or litigation.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.] [This benefit applies to the Member and Covered Spouse only.]

[Social Security Administration Benefit Appeal:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations on any appeal to the Social Security Administration of denied social security benefits or supplemental security income (SSI).]

[This benefit is designed to help prepare an appeal to any denials valued at more than [\$1,000.00] in social security benefits or SSI under the policy in dispute. [This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to social security benefits or SSI.]

[This benefit also includes the review of simple Social Security Administration documents and verbal explanations of the meaning or impact of any policy or related documents, and suggestions for appeal

letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule of Benefits. [This benefit does [not] include a written analysis or explanation of any form or document [and][but does include] the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule of Benefits: appeal correspondence and simple affidavit. Partial documents cannot be reviewed or prepared, and if the document [other than the actual decision document from the Social Security Administration] is more than the maximum number of pages shown in the Schedule of Benefits, the benefit does not apply.]

[Nothing in this benefit will pay or create any obligation to pay any social security benefits or SSI to any person for any reason, and any coverage related to this benefit must be related to an appeal of a denial of social security benefits.]

[This benefit is limited to [one] use[s] per year.]

[Elder Matters]

[Elder Parent Will Preparation:]

[Each Eligible Parent may receive [one] Simple Will[s] per year at no charge. The attorney will prepare the document and discuss the legal requirements for signing the will.] [This benefit does not cover Complex Wills, as defined in the Definitions section.]

[This benefit is limited to [one] use[s] per year [per Eligible Parent].]

[Elder Parent Living Will/Health Care or Advance Directive:]

[Each Eligible Parent may request [one] Living Will[s]/Health Care or Advance Directive[s], as they are defined in the Definitions section,] per year [at no charge][at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Living Will/Health Care or Advance Directive.] [The titles of the above documents may vary by state.] [When state law allows the information contained in any two or more of these documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Parent Durable Financial Power of Attorney:]

Each Eligible Parent may request [one] Durable Financial Power of Attorney[s], as defined in the Definitions section,] per year [at no charge][at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Durable Financial Power of Attorney.] [The titles of the above documents may vary by state.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Parent Health Care or Medical Power of Attorney:]

[Each Eligible Parent may request [one] Health Care or Medical Power of Attorney[s], as they are defined in the Definitions section,] per year [at no charge] [at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Health Care or Medical Power of Attorney.] [The titles of the above documents may vary by state.] [When state law allows the information contained in any two or more these documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Law Matters:]

[This service covers counseling the Member over the phone or in the office on any personal issues relating to the Eligible Parents as they affect the Member. This benefit includes reviewing documents of the Eligible Parents to advise the Member of the legal effect on the Member. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The benefit also includes preparing deeds involving the Eligible

Parents when the Member and/or Covered Spouse is either the grantor or grantee; and preparing promissory notes involving the parents when the Member and/or Covered Spouse is either the payor or payee.]

[This benefit is limited to [one] use[s] per year.]

[Residential Matters]

[Real Estate ~~[Sale,], [] or []~~ Purchase] or ~~[]~~ Refinancing] of Primary Residence:]

[The services of an attorney for the ~~[sale], [] or []~~ purchase, ~~sale,]~~ or [] refinancing] of a Member's primary residence (where Member has resided or intends to reside for [twenty-seven (27)] weeks or more per year). ~~-~~This service includes the review and/or preparation of closing documents and/or attendance by the ~~Member's~~ attorney at closing in situations when it is customary for the attorney to do so. ~~-~~ This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. ~~-~~[Home equity loans and the sale or purchase of [unimproved or] rental properties are not included.] [This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.]]

[This benefit is limited to [one] closing[s] per year ~~and is subject to a waiting period, if any, as shown in the Schedule of Benefits.~~]

[First-time Home Buyer:]

[The services of an attorney for the purchase of a first primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the purchase of unimproved or rental properties are not included.] [This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.] [This benefit [is limited to [one] use[s] per year and] must be the first home purchase of the Member.]

[Vacation or Investment Home Purchase, Sale or Refinancing:]

[The services of an attorney for the purchase, sale, or refinancing of a vacation or investment residence (where Member has not resided or does not intend to reside for twenty-seven (27) weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans [and the sale or purchase of unimproved properties] are not included.][This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.]
[This benefit is limited to [one] closing[s] per year.]

[Home Equity Loan Assistance for Primary Residence [, or Second or Vacation Home]:]

[The services of an attorney for the review and/or preparation of a home equity loan on a primary residence [, or second or vacation] home. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution.]
[This benefit is limited to [one] closing[s] per year.]

[Property Tax Assessment:]

[The services of an attorney for review and advice on a property tax assessment on a primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit includes filing the paperwork, gathering the evidence, negotiating a settlement, and attending the hearing necessary to seek a reduction of the assessment.]
[This benefit is limited to [one] use[s] per year.]

[Property Tax Dispute:]

[Representation of the Member in a dispute involving property taxes on the Member's primary residence (where the Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit does not include the services of an attorney for review and advice on a property tax assessment or any other service covered under the Property Tax Assessment benefit.]
[This benefit does not include boundary or title issues related to business assets or property.]
[This benefit is limited to [one] use[s] per year.]

[Landlord/Tenant Disputes:]

[Representation of the Member ~~and/or Family Member~~ as a tenant in a dispute with his/her landlord.]
[This benefit does not include representation for a tenant in a dispute with other tenants [or for a tenant acting in his/her capacity as sublessee or sublessor].]

[This benefit is limited to [one] use[s] per year ~~and is subject to Managed Case Rules.~~]

[Tenant Security Deposit Dispute:]

[The services of an attorney to assist the Member as a tenant in recovering a security deposit from the residential landlord for the primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. This benefit covers preparation for prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for the small claims trial. The service does not include the attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.]

[This benefit is limited to [one] use[s] per year.]

[Landlord Dispute with Tenant:]

[This benefit covers the Member where he/she is a landlord [, but where the regular business or livelihood of the Member is that other than a landlord,] for matters involving evictions, leases, or disputes with a residential tenant. The service includes advice and representation if a lawsuit is filed up to the maximum shown on the Schedule of Benefits. This benefit does not include representation for a tenant in disputes with other tenants [or for a tenant acting in his/her capacity as sublessee or sublessor]. If a lawsuit is required in order for the landlord to recover his or her damages, then representation will be provided up to the maximum shown in the Schedule of Benefits and the Member will be responsible for paying all fees for any additional services required.]

[This benefit is limited to [one] use[s] per year.]

[Security Deposit Dispute with Tenant:]

[This benefit covers the Member where he/she is a landlord [, but where the regular business or livelihood of the Member is that other than a landlord,] in defending against the recovery of a security deposit from the Member's residential tenant for any residence owned and leased by the Member; reviewing the lease and other relevant documents; and preparing a letter to the tenant specifying what part of the deposit, if any, will not be returned. It also covers assisting the Member in defending a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for the small claims trial. The service does not include the attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.]

[This benefit is limited to [one] use[s] per year.]

[Construction Defect Dispute:]

[The services of an attorney in a dispute relating to a defect or damage caused by the construction of the Member's new primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year), purchased within the past [five (5)] years up to the maximum shown in the Schedule of Benefits.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/ Covered Spouse only.]

[Neighbor Dispute:]

[The services of an attorney in a dispute relating to a Member's Neighbor up to the maximum shown in the Schedule of Benefits. For a definition of Neighbor, please see the Definitions section. Advice and/or preparation and assistance for a dispute filed in court is covered, although representation in [small claims] court is not covered. [This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in his/her capacity as a member of a condominium/homeowners'/property owners' association or a housing cooperative board.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Noise Reduction Dispute:]

[The services of an attorney in a dispute relating to a Member's enjoyment of his/her residence, where any activity related to noise affecting the Member's enjoyment of their home is prohibited by federal, state or local law, up to the maximum shown in the Schedule of Benefits. Advice and/or preparation and assistance for a dispute filed in court is also covered, although representation in [small claims] court is not covered.

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Boundary or Title Dispute:]

[Services needed to negotiate and/or litigate matters arising from boundary or Real Property title disputes involving the Member's primary [or secondary or vacation] residence and where coverage is not available under the Member's homeowner or title insurance policies. This benefit includes filing to remove a mechanic's lien.] [This benefit does not include boundary or title issues related to business assets or property.] [This benefit does not include boundary or title issues arising from the assertion of Eminent Domain.]

[This benefit is limited to [one] use[s] per year.]

[Zoning Application:]

[Services needed to negotiate and/or litigate the change of zoning or variance for the Member's primary [or secondary or vacation] residence. This benefit applies to the Member as a [named] plaintiff or defendant. This benefit includes research and review of the law, surveys, advising the Member, preparing applications, and preparing for and attending the hearing.] [This benefit does not include zoning or variance issues related to business assets or property.]

[This benefit is limited to [one] use[s] per year.]

[Real Estate Dispute:]

[The services of an attorney for the representation of the Member as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of the Member's primary residence (where Member has resided or intends to reside for [twenty-seven (27)] weeks or more per year).]

[This benefit does not include disputes regarding contracts or obligations for the purchase or sale of unimproved land.] [This benefit does not include the review or preparation of real estate construction contracts or closing documents, or attendance by the Member's attorney at closing.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to Member/Covered Spouse only.]

[Private Real Estate Organization [(HOA/COA/POA[or][])][([Co-Op[]]) Board] Dispute [Defense]:]

[The services of an attorney for the representation of the Member [as a [named] defendant] in a dispute involving a private real estate organization. [This benefit includes representation of the Member [as a [named] defendant] in a dispute with a HOA/COA/POA or Co-Op board.] [This benefit does not include disputes in which the Member and/or Covered Family Member holds any position within the private real estate organization or holds a position as board member of the private real estate organization.]

[This benefit is limited to [one] use[s] per year.]

[Financial Matters]

[Debt Collection Defense:]

[The defense of any dispute involving personal (non-business related) debt.– This benefit includes correspondence, negotiating with creditors to arrange a repayment schedule, assistance in limiting harassment by bill collectors, and negotiating settlement after a complaint is filed. -This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.]

~~[This benefit is limited to [one] use[s] per year.–Trial defense benefit is subject to Managed Case Rules.]~~

[Garnishment Defense:]

[The defense of any dispute involving wage or earnings garnishment to collect on a court-ordered judgment related to personal (non-business related) goods or services. This benefit includes correspondence, negotiating with the court or opposing party to arrange a repayment schedule, assistance in limiting harassment by bill collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.]

[This benefit is limited to [one] use[s] per year].

[Bankruptcy:]

[Representation on behalf of the ~~Member or Family~~ Member for personal (non-business related) bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code.]

~~[This benefit is limited to [one] use[s] per year–and is subject.]~~

~~[This benefit applies to a waiting period, if any, as shown in the Schedule of Benefits.]~~Member/Covered Spouse only.]

[Foreclosure:]

[Defense of the Member in an action to foreclose on the Member's primary residence (where Member has resided or intends to reside twenty-seven (27) weeks or more per year.)]

~~[This benefit is limited to [one] use[s] per year–and is subject.]~~

~~[This benefit applies to Managed Case Rules]~~the Member/Covered Spouse only.]

[Tax ~~Audits~~Audit:]

[Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit ~~process~~ required by federal and state tax authorities and negotiations relating to it.– This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.]

~~[[This benefit is limited to [one] use[s] per year–and is subject to a waiting period, if any, as shown in the Schedule of Benefits.– This benefit is subject to Managed Case Rules.]~~

[Tax Defense:]

[The defense of any dispute involving the collection of personal (non-business related) debt by a [state or][federal]tax agency. This benefit includes correspondence, negotiating with the creditor tax agency to arrange a repayment schedule, assistance in limiting harassment by bill collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.]

[This benefit is limited to [one] use[s] per year].

[Student Loan Refinancing/Collection Defense:]

[The services of an attorney up to the maximum shown in the Schedule of Benefits for a student loan refinancing or collection dispute proceeding.. This benefit includes negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, all related to one or more school loans up to and including trial if necessary.

This benefit does not include: vacating a judgment; counter, cross or third-party claims; bankruptcy, any action arising out of family law matters, including support and post decree issues; or any matter where the creditor is affiliated with the sponsor or employer.]

[This benefit is limited to [one] use[s] per year.] [This service covers the Member[only, not a Covered Family Member,][and/or Covered Family Member] when there is an issue regarding a student loan in the name of the Member[and/or Covered Family Member]

[Repossession Defense:]

[The defense of any dispute involving the repossession of personal (non-business related) property by a private (non-governmental) party. This benefit includes correspondence, negotiating with the opposing party to arrange a repayment schedule, assistance in limiting harassment by bill or property repossession collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.][This benefit is limited to [one] use[s] per year].

[Family Matters]

[Separation, Divorce, Civil Annulment:]

[Legal representation of the Member ~~only~~ for up to ~~[X] hours~~ the maximum shown on the Schedule of Benefits in an uncontested separation, ~~divorce, or~~ civil annulment; consent or default divorce, ~~uncontested divorce or Contested Divorce~~. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. ~~-A~~ consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel. ~~-The~~ benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of ~~[X] hours~~ the maximum shown on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of ~~[X] hours; (2) services relative to post-decree representation; the maximum; [or, (3)]~~ (2) contested matters in which case the Member must pay the attorney's fee for services, unless ~~this Policy provides~~ the coverage ~~of~~ includes contested matters and the benefit shall be in accordance with the Schedule of Benefits. ~~]; or (3) services relative to post-decree representation]~~. A contested separation, divorce or civil annulment requires more than ~~[five (5)]~~ hours of attorney time, ~~[,][and]~~ involves disputed issues ~~[and requires that~~ both parties ~~are~~ be represented by an attorney~~-.]~~]

[This benefit is limited to [one] use[s] per year (-representation seeking or defending against interim or subsequent-to-decree order shall constitute a separate use)-and-).] [This benefit applies to the Member[only,][and Covered Family Members only for actions not involving the Member as an opposing party].] ~~This benefit is subject to a waiting period, if any, as shown in the Schedule of Benefits. Contested divorce is subject to the Managed Case Rules.]~~

[Post-Divorce Proceedings:]

[Legal representation of the Member for up to the maximum listed on the Schedule of Benefits in a contested or uncontested post-divorce proceeding. An uncontested post-divorce proceeding does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of the maximum listed on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of the maximum; (2) contested matters in which case the

Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule of Benefits. A contested post-divorce proceeding requires more than [five] hours of attorney time, involves disputed issues and requires that both parties be represented by an attorney.][This benefit includes [custody[,][support[,][and][alimony] proceedings.]
[This benefit is limited to [one] use[s] per year.] [This benefit applies to the Member [only][and Covered Spouse only for actions not involving the Member as an opposing party].]

[Prenuptial Agreement:]

[This service covers the preparation of an agreement by a Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Member. The fiancé/partner must have separate counsel or must waive representation.]
[This benefit is limited to [one] use[s] per year.]
This benefit applies to the Member only.]

[Name Change:]

[Services required to accomplish a legal name change for a Member-~~or~~/Covered Family Member-~~].~~

[This benefit is limited to [one] use[s] per year-~~[per Member/Covered Family Member]].~~

[Surrogacy Representation:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a surrogacy or artificial conception where the Member/Covered Spouse is the intended parent, subject to state law. This service can be used for consultation, contract preparation and negotiation, representation in dispute resolution and court proceedings required to establish parental rights. [This benefit cannot be combined with any other benefit, including adoption.] This benefit does not include representation for the surrogate mother, donor or any party other than the Member/Covered Spouse. This benefit does not apply where state laws do not address surrogacy or where surrogacy is not legal.]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member/Covered Spouse only.]

[Uncontested] [Guardianship/Conservatorship:]

[Services required to establish a Member-~~and/or~~/Covered Family Member as the guardian(s) or conservator(s) of [a family member of either the Member or Covered Spouse][another-~~].~~ This benefit does not include fees for a court-appointed attorney for the child/conservatee.][This benefit does not include contested matters-~~].~~

[This benefit is limited to [one] use[s] per year-~~].~~

[Uncontested] [Government Agency/Stepparent Adoption:]

[Legal representation ~~for a Member and/or Family Member of~~ up to ~~five (5) hours~~the maximum shown in ~~an~~the Schedule of Benefits in a[n uncontested] governmental agency or stepparent adoption. -An uncontested adoption does not involve significant disputed issues. -This benefit does not include:- (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through any agency other than a governmental agency. -A contested adoption requires more than [five-~~(5)~~] hours of attorney time and involves disputed issues. -[If the amount of an attorney's ~~times~~time for uncontested adoption exceeds ~~five (5) hours~~the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, ~~then~~ coverage will terminate and the Member ~~and/or Family Member~~ will be responsible for any additional legal fees-~~].~~

[This benefit is limited to [one] use[s] per year-~~].~~

[Uncontested] Non-Government Agency Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested agency (non-government) adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through a governmental agency. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member will be responsible for any additional legal fees.] [This benefit cannot be combined with any other benefit[, including surrogacy].]

[This benefit is limited to [one] use[s] per year.]

[Uncontested Private Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested private adoption not involving an agency. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) representation of any party other than the adopting parent. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate, and the Member will be responsible for any additional legal fees.] [This benefit cannot be combined with any other benefit[, including surrogacy].]

[This benefit is limited to [one] use[s] per year.]

[International Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an international adoption. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) immigration services for the child. If the amount of an attorney's time for exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[[[Uncontested]Grandparent Visitation or Custody:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a[n uncontested] grandparent visitation or grandchild custody proceeding. This service covers legal services and court work in a state court where a Member/Covered Spouse are seeking changes to, or enforcement of, an existing valid court decree covering their grandchildren. This benefit will not apply when the grandchild(ren)'s interests are already being asserted in a legal proceeding by their legal parent(s). This benefit does not include fees for a court-appointed attorney for the child. A contested grandparent visitation or custody issue is one that requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for an uncontested [or contested] adoption exceeds the maximum shown on the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.] [This benefit does not apply where state laws do not address grandparents' rights.]]

[This benefit is limited to [one] use[s] per year.]

[Uncontested][Family Member][Grandparent] Adoption and Legitimization:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an[uncontested] adoption of a [grandchild(ren)][,][or][family member[and[/or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].] This service covers legal services and court work in a state or federal court for an adoption by the Member/Covered Spouse of their [grandchild(ren)][,][family member][and[/][or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].] Legitimization of a Member/Covered Spouse's [grandchild(ren)][,][or][family member][and[/][or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian], including reformation of a birth certificate, is also covered. [This benefit [includes][does not include] coverage for custody disputes

involving the [grandchild(ren)][family member][and][/] [or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].]

This benefit does not include fees for a court-appointed attorney for the child. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for an uncontested [or contested] adoption exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[Uncontested]Guardianship of [Family Member][Grandchild]:]

[Legal representation up to the maximum shown on the Schedule of Benefits in a[n uncontested] [grandparent] guardianship proceeding. This service covers establishing a guardianship over a [grandchild/grandchildren][family member] and his or her estate when the Member/Covered Spouse is appointed as guardian. It includes obtaining a guardianship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship is sought, or any annual accountings after the initial accounting. If the amount of an attorney's time for an uncontested [or contested] guardianship exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Child [Custody/Support Proceeding Involving Never-Married Parents:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a child [custody/]support proceeding. This service covers the Member [only][and/or Covered Family Member], when there is an issue of child [custody/]support of a child parented by a person with the Member[/Covered Family Member], but never married to the Member[/Covered Family Member]. This service covers representation to obtain a support order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, representation for the opposing parent, or any paternity proceeding. If the amount of an attorney's time for an uncontested or contested child [custody/]support proceeding exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Paternity Proceeding:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a paternity proceeding, whether the Member is bringing or defending this action. This service covers representation to obtain a court order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the opposing parent. If the amount of an attorney's time for an uncontested or contested paternity proceeding exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This service covers the Member only.]

[Stalking Victim Assistance:]

[This benefit covers advice and consultation, preparation of affidavits and any temporary restraining order (TRO), and review of any related documents for any who is a victim of a stalking incident(s) as defined by state law. This benefit also covers services needed to help the victim prepare for hearings. This benefit does not include representation for a Covered Family Member when it conflicts with the Member's interests.]

[This benefit is limited to [one] use[s] per year.]

[Protection from Domestic Violence:]

[Services needed to assist the Member only, in obtaining a protective order arising from a domestic violence or abuse matter, including all required paperwork and attendance at all court appearances.]

This benefit does not include representation in suits for damages, defense of any action, or representation of the offender.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Juvenile Court ~~Matters~~Proceeding:]

[Services related to the representation of the dependent child of a Member~~and/or~~[/Covered Family Member] in any juvenile court proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. -This benefit does not cover any matter that falls outside the jurisdiction of juvenile court. ~~for any matter that may be considered a felony~~.]

[This benefit is limited to [one] use[s] per year.].

[Special Needs Education Representation:]

[Services needed to negotiate an education program subject to availability through the local school district for a special-needs dependent child of a Member]. This benefit includes consultations, review or preparation of documents and attendance at meetings or hearings. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[School Code of Conduct/Ethics Proceeding:]

[Services needed for a dependent child of a Member[/Covered Spouse] for consultation, and review or help with preparation of documents prior to the representation of the dependent child in any school proceeding which involves allegations of a violation of the school code of conduct, code of ethics, or honor code, provided the dependent child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at, or prior to, any proceeding, hearing or appearance.][This benefit does not include school proceedings that involve the potential expulsion of the dependent child.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.] [This benefit applies to the Member only.]

[School Harassment Proceeding:]

[Services needed for a dependent child of a Member[/Covered Spouse] for consultation, and review or help with preparation of documents prior to the representation of the dependent child in any school proceeding which involves allegations of an enrolled student harassing another enrolled student, provided the dependent child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at, or prior to, any proceeding, hearing or appearance.][This benefit does not include school proceedings that involve the potential expulsion of the dependent child.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.] [This benefit applies to the Member only.]

[School Expulsion Proceeding:]

[Services related to the representation of a dependent child of a Member[/Covered Family Member] in any school expulsion administrative proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled.]

[This benefit is limited to [one] use[s] per year.]

[School Administrative Proceeding:]

[Services needed for a dependent child of a Member[/Covered Family Member] for consultations, and review or help with preparation of documents prior to the representation of the dependent child in any school administrative proceeding (not including expulsion), provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled.]
[This benefit does not contemplate any attendance or representation by the attorney at or prior to any administrative hearing or appearance.]

[This benefit is limited to [one] use[s] per year]

[Immigration Assistance:]

[This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents, and helping the Member prepare for hearings. [This service also covers representation in the [defense [and] [/]or] assertion of status relating to immigration policies.] [This benefit also extends to the Member's Covered Family Members and non-covered family members[, including the Member's parent[, sibling][, grandchild(ren)][, fiancé(e)][, and other family members acting as a custodian of the Member's child(ren)] who are attempting to become US citizens [in the manner prescribed by law].]

[This benefit is limited to proceedings involving [one] covered immigration applicant[s] per year.]

[Parental Responsibility Matters:]

[Representation of the Member[/Covered Spouse] in juvenile court proceedings [(except those involving traffic matters)] where a the State has brought an action against the Member[/Covered Spouse] relating to his or her parental responsibilities for a Covered Family Member.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.][This benefit applies to the Member only.]

[Civil Matters]

[Civil Litigation Defense:]

[Services related to the representation of a Member ~~and/or Family Member~~ who is a named defendant in a filed civil lawsuit (non-business related), up to and including the trial thereof. ~~-This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; [or] (3) matters for which the Member has or is required by law to have insurance-;]~~ 4) post judgment matters; (5) matters with criminal penalties; or (6) litigation of a job-related incident.][This benefit does not include services relating to counter, third-party or cross claims].

[This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in their capacity as a member of a condominium/ homeowners'/property owners' association or a housing cooperative board.]

[This benefit is limited to [one] use[s] per year ~~and is subject to a waiting period, if any, as shown in the Schedule of Benefits. This benefit is subject to the Managed Case Rules.~~]

[Property Owner Gun Rights Civil Defense:]

[Services related to the representation of a Member who is a named defendant in a filed civil lawsuit (non-business related), arising from the Member's use or possession of his or her legally owned and possessed firearm while on his/her residential property, up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; [or] (3) matters for which the Member has or is required by law to have insurance; 4) post judgment matters; (5) matters with criminal penalties; or (6) litigation of a job-related incident.][This benefit does not include services relating to counter, third-party or cross claims].

[This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any

individual in their capacity as a member of a condominium/ homeowners'/property owners' association or a housing cooperative board.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Incompetency Defense:]

[Services related to the representation of a Member in the defense of any incompetency action, including court hearings when there is a proceeding to find the Member incompetent.]

[This benefit is limited to [one] use[s] per year.]

[Administrative Hearing Representation:]

[Services needed to defend the Member from civil proceedings before a municipal, county, state, or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency regarding an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.]

[This benefit is limited to [one] use[s] per year.]

[Discounted Contingency Fees:]

[Participating Attorneys will handle the matter at a maximum percentage of the gross award. It is the Member's responsibility to pay this fee and all costs.]

- [When state laws set contingency fees: Lesser of [10]% less than state law maximum fee or the Participating Attorney's usual fee.]
- [When state laws do not set contingency fee: Maximum of [29]% if settled before trial, [36]% if trial is conducted, or [40]% after an appellate brief is filed.]

[Contingency rate discount applies in those cases where attorneys customarily take a case on a contingency fee, (an agreed upon portion of any recovery), depending on the outcome of the case.]

[Mediation:]

[The services of an attorney for representation at a [court-required] mediation.] [This benefit does not include the cost of the mediator's services.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Criminal Defense]

[Traffic Defense Ticket:]

~~Services related to the representation of a Member and/or Family~~[Services related to the representation of the Member in defense of any traffic ticket except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor, trial, and counseling and preparing Member for self-representation at any hearings if chosen.][This benefit does [not] cover violations related to a commercial driver's license.][This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Serious Traffic Matter:]

[Services related to the representation of a Member who is charged by governing authorities with moving traffic violation(s) and conviction could result in suspension or revocation of ~~Member's and/or Family Member's drivers' license~~, a state-issued license permitting a person to drive a motor vehicle.][This benefit does [not] cover violations related to a commercial driver's license.] [This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.][This benefit can[not] include expungements of misdemeanor convictions.][This benefit does [not] include adjustments to probation or parole.]

[This benefit is limited to [one] use[s] per year-].

[Administrative Proceeding:]

[Services related to the representation of a ~~Member and/or Family~~ Member in an administrative proceeding relating to the suspension or revocation of driving privileges-.][This benefit does [not] cover suspension or revocation of a commercial driver's license.]

[This benefit is limited to [one] use[s] per year-.]

[Bench or Arrest Warrant:]

[Services related to the representation of a Member who is charged by authorities with criminal misdemeanor, moving traffic violation(s) or parking violations where a bench warrant or arrest warrant has issued against the Member and conviction could result in arrest, suspension or revocation of drivers' license (not associated with any felony charge).]

[This benefit is limited to [one] use[s] per year.]

[Habeas Corpus Proceeding:]

[Services related to the representation in a Habeas Corpus proceeding.]

[This benefit is limited to [one] use[s] per year.]

[Misdemeanor Defense:]

[Defense of a Member ~~and/or Family Member~~ in connection with criminal misdemeanor charges (not associated with any felony charge). -[This benefit does [not] include defense of moving traffic violations-].[This benefit does [not] include juvenile matters.][This benefit can[not] be used for expungements of misdemeanor convictions.][This benefit does [not] include employment related misdemeanors.][This benefit does [not] include misdemeanors relating to a commercial driver's license.][This benefit does [not] include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.-This benefit is subject to Managed Case Rules-]

[DUI/DWI Defense:]

[Defense of a Member in connection with Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations misdemeanor charges (not associated with any felony charge). [This benefit does [not] include[employment related] DUI/DWI charges.][This benefit does [not] include misdemeanors relating to a commercial driver's license.] [This benefit does [not] include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Employment Related]Felony Defense:]

[Defense of a Member in connection with criminal felony charges [alleged to have arisen in connection with the duties of the Member's principal employment]. [This benefit does [not] include defense of moving traffic violations.] [This benefit does [not] include[employment related] DUI/DWI charges.][This benefit does [not] include expungements of felony convictions.][This benefit does not include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Medicaid/Medicare Asset Transfer Defense:]

[Defense of a Member in connection with criminal [misdemeanor] charges [(not associated with any felony charge)] instituted by a governmental agency connected to Medicaid or Medicare and related to an alleged unlawful transfer of assets legal dispute. [This benefit does not include defense of other Medicare or Medicaid claims or violations][This benefit must relate to the transfer of property to or from an elder parent of either the Member or Covered Spouse.][This benefit can[not] include expungements of misdemeanor convictions.][This benefit does not include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.]

[Property Owner Gun Rights Criminal Defense:]

[Defense of a Member in connection with criminal misdemeanor [or felony] charges [(not associated with any felony charge)] arising from the Member's use or possession of his or her legally owned and possessed firearm while on his/her residential property. [This benefit does not include defense against charges in a domestic violence case or any case involving the Member or other Covered Family Members as an opposing party.] [This benefit can[not] be used for expungements of misdemeanor [or felony] convictions.] [This benefit does [not] include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.] [This benefit applies to the Member/Covered Spouse only.]

[Adjustments to Probation or Parole:]

[Services needed to seek an adjustment to probation or parole which was placed on the Member as part of his or her conviction or plea related to a criminal misdemeanor [and/or felony] charge.] [This benefit does not include defense of the criminal misdemeanor [and/or felony] charge[s].] [This benefit does [not] include adjustments to probation or parole requirements related to the conviction or plea relating to [a juvenile matter] [or] [an employment related misdemeanor/felony] [or] [a misdemeanor/felony] involving a commercial driver's license.].] [This benefit cannot be used for expungements of convictions.]
[This benefit is limited to [one] use[s] per year.]

[Restraining Order Assistance:]

[Services needed to obtain a temporary restraining order [during regular court hours]. This benefit includes consultations, review or preparation of documents. This benefit applies only to the Member and/or Covered Family Members for actions not involving the Member or other Covered Family Members as an opposing party.]
[This benefit is limited to [one] use[s] per year.]

[Small Business Owner Advice and Representation]

[Initial Legal Consultation:]

[Up to the maximum as shown in the Schedule of Benefits for telephone or office consultations with an attorney on any Small Business owner legal matter, civil or criminal, even where business problems are specifically excluded. For a definition of a Small Business, please see the Definitions section. [To qualify for this benefit, the Small Business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder. Consultations are limited to [one-half hour] per new legal topic.]] [Consultations are unlimited in number and time so long as Member does not require directly or indirectly any attorney to engage in helping any Member practice law, as each attorney determines in a good faith application of the relevant ethical rules in which the attorney is licensed.]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Review of Simple Document:]

[The attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted [of up to the maximum number of pages as shown in the Schedule of Benefits. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]] [This benefit does [not] include a written analysis of any form or document.]]
[This benefit is limited to [one] use[s] per [year][quarter].]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Document Preparation:]

[Preparation of any of the following documents: [simple deed (excluding those reviewed or prepared under the real estate benefit), [promissory note,] [consumer dispute correspondence,] [installment sales agreement,] [general power of attorney, [lease agreement (tenant only),]] and simple affidavit]. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]

[This benefit is limited to [one] use[s] per year [per document].][This benefit does not apply to documents that exceed the maximum number of pages shown in the Schedule of Benefits.]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Incorporation Advice and Filing:]

[This service covers the review of a Certificate of Incorporation, up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the Certificate of Incorporation, and assistance filing the application with the appropriate governing agency. [To qualify for this benefit, the Certificate of Incorporation must be related to a Small Business owned by the Member [and/or Covered Spouse] and the Small Business may not present a current or potential future conflict with the Policyholder.] For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.]

[This benefit is limited to the maximum number of pages shown on the Schedule of Benefits and [one] use[s] per [year][quarter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Patent/Trademark/Copyright Advice and Filing:]

[This service covers the review of a patent/trademark/copyright application for an invention or original content created by the Member [and/or Covered Spouse], up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the application, and assistance filing the application with the appropriate governing agency. [To qualify for this benefit, the invention or original content must be related to a Small Business owned by the Member [and/or Covered Spouse] and neither the Small Business nor the invention or original content may present a current or potential future conflict with the Policyholder.] For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.]

[This benefit is limited to the maximum number of pages shown on the Schedule of Benefits and [one] use[s] per [year][quarter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Customer Dispute:]

[This benefit applies to consultation or representation in a dispute relating to a customer's purchase of the Member [and/or Covered Spouse]'s Small Business's goods and/or services and is covered up to the maximum shown in the Schedule of Benefits. Consultation and/or preparation and assistance for a customer dispute filed in small claims court is also covered, although representation in small claims court is not covered. If the amount of an attorney's time exceeds the maximum shown in the Schedule of Benefits, the Member will be responsible for any additional legal fees at the Discounted Rate shown on the Schedule of Benefits. This benefit does not include representation for matters relating to taxes. For a definition of a Small Business, please see the Definitions section. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Miscellaneous Small Business Owner Legal Services:]

[This benefit will cover up to the maximum shown in the Schedule of Benefits for any legal services needed by the Member and/or Covered Spouse for any other legal service required for any Small Business owner legal matters. For a definition of a Small Business, please see the Definitions section. If the amount of an attorney's time exceeds the maximum shown in the Schedule of Benefits, the Member will be responsible for any additional legal fees at the Discounted Rate shown on the Schedule of Benefits. [This benefit does not cover reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Member's Small Business tax return; negotiating with the agency; advising the Member on necessary documentation; attending an IRS or a state or local taxing authority audit; prosecuting a claim for the return of overpaid taxes or the

preparation of any tax returns; the services of an attorney during a Small Business tax audit process required by federal and state tax authorities; or a defense against criminal charges nor the defense of civil tax litigation in any tax court.] [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder].]

[This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per [quarter][year][and may only be used for a single legal matter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Discounted Small Business Owner Legal Services:]

[Assistance with Small Business owner legal matters not specifically covered or excluded under Small Business Owner Advice and Representation. Advice and representation to be provided at a discounted rate shown in the Schedule of Benefits. This benefit does not include representation for matters relating to taxes. For a definition of a Small Business, please see the Definitions section.] [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Major Trial Supplement]

[In addition to any coverage as shown in the Schedule of Benefits, representation in any non-excluded trial matter that lasts more than [three] [full] court days will be covered as shown on the Schedule of Benefits. Payments to the attorney for any covered trial begin on day [four] of the covered trial and will be paid for legal fees only at a maximum amount shown on the Schedule of Benefits per [half]day of trial up to the maximum shown on the Schedule of Benefits. Nothing in this Trial Supplement covers any payment for any amount related to the covered trial except actual legal fees for the attorney's time.][This benefit excludes any case taken by an attorney on a contingent fee basis.]

[This benefit is limited to one use per year.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

OBTAINING ~~POLICY~~ BENEFITS

Telephone Advice and Consultation on Legal [and Financial] Matters

~~Consultation by toll-free telephone with an attorney. Services are available during normal business hours (EST) [or in an emergency on a 24-hour basis]. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded herein.~~

~~[Financial and Tax Helpline:~~

~~Consultation by toll-free telephone during normal business hours (EST). Calls can relate to investment strategies, debt matters, taxes or any personal financial planning question.]~~

Claim for Benefits

1. Members ~~must~~should call the ~~[Client~~Member Service Center] to confirm ~~eligibility and coverage~~the potentially applicable benefit(s) prior to consulting with any attorney. ~~The [Client]~~The Member/Covered Family Member must provide all information requested with respect to the circumstances of an insured event or service provided.] ~~The [Client]~~The Member Service Center] will assign a Participating Attorney to provide services relative to the matter. ~~Failure to notify the [Client~~Member Service Center] within thirty (30) days following consultation with an attorney may result in a denial of benefits.
2. To confirm coverage for matters to which Managed Case Rules apply reference Managed Case Rules in the Schedule of Benefits.~~obtain benefits under the Managed Case Rules:~~

~~Members and/or Family Member must secure a confirmation letter from the [Client Center] prior to proceeding with an attorney.~~

~~The attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely conduct of the case.~~

~~We will set a maximum attorney fee that takes into account the reasonable level of reimbursement for the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member and/or Family Member.~~

3. Members ~~actively receiving~~ and/or Covered Family Members who are requesting services ~~under this Policy~~ must remain enrolled and continue to pay premium hereunder. ~~All Policy benefits will be subject to subrogation and coordination of benefit rules.~~

4. Upon completion of a Covered Service, the Member ~~and/or/~~ Covered Family Member ~~will~~ may be required by the Participating Attorney to sign a confirmation of completion. Failure to sign the confirmation may result in denial of the claim and the Member/Covered Family Member will be responsible for all legal fees.

5. If the Member ~~and/or/~~ Covered Family Member pays for pre-authorized services provided by a Non-Participating Attorney, the Member must submit a reimbursement form (provided by ~~[Client Member Service Center]~~) accompanied by an original itemized bill, proof of payment and supporting documentation sufficient to demonstrate the work completed in the matter within sixty (60) days after incurring the legal fees. ~~Benefits provided to the Member and/or/~~ Covered Family Member for Covered Services are subject to the maximum as shown in the Schedule of Benefits.

6. Payment by Us for Covered Services does not preclude the attorney (whether Participating or Non-Participating) from seeking and recovering attorney's fees from an opposing party, where authorized by law, court rule, or contract, at the attorney's customary or prevailing rate. If the Member/Covered Family Member receives reimbursement of attorney's fees, then the Member/Covered Family Member agrees to reimburse Us for payments issued.

Disputes Between Member and Covered Family Member

In the event that the Member and one of the Covered Family Members are involved as adversaries in a dispute that is a Covered Service, only the ~~Policy Member~~ will cover the Member only be covered.

If two or more Covered Family Members are involved in a dispute that is otherwise covered ~~under the Policy, the Policy will provide,~~ no coverage will be provided.

If two Members are involved as adversaries in a dispute that is a Covered Service, ~~the Policy will provide~~ separate coverage for each Member will be provided.

EXCLUSIONS

~~This Policy excludes~~ The following benefits ~~for the following are excluded:~~

Appellate court proceedings, class actions, interventions, malpractice proceedings, actions in which punitive damages are being sought, derivative ~~action~~ actions and amicus curiae filings.

The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.

Matters relating to: securities, trademark or patent matters; business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters; ; [matters arising out

GIPL 00-VSC002-00-0101

of a Member/Covered Family Member's role as an officer or director of an organization]; matters involving the law or laws of jurisdictions other than the United States and its territories [and Canada][except as specifically described under Covered Services]; any matters involving a government (domestic or foreign) entity or agency;[except as specifically described under Covered Services]; farm related issues; [matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property.—]. [A ~~two~~multi-family ~~house~~residence, whether or not used by the Member/Covered Family Member as his or her primary residence, is deemed an investment or income-producing property.]

Legal services ~~which~~that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

Matters that the attorney deems frivolous, spurious, harassing, or unethical ~~(collectively referred to as "frivolous")~~ or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees awarded as part of a judgment, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, ~~judgements~~judgments, jury fees, court reporter fees, investigative costs, [mediator or]arbitrator fees, and all other incidental and out-of-pocket legal and litigation costs.

Any services on behalf of a Covered Family Member against the interests of the Member.

Any employment-related matter.- This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, ~~age discrimination, etc.~~and age discrimination. [This provision does not apply to exclude certain employment-related legal issues where either the employer or employee purchases limited coverage provided in the Policy and described under Covered Services or as an attachment thereto that will provide coverage and benefits for specific civil and/or criminal job-related litigation. For this exception to apply, the employer must have approved this coverage.]

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale~~of~~, marketing, administration or other processes related to the Policy; Legal Plan Administrator or its subsidiaries; [Claims Administrator or its subsidiaries; Policyholder; Member's employer;]Virginia Surety Company, Inc. and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; [Plan Sponsor;] or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy.

Except ~~regarding [Administrator] Helpline [and Financial and Tax Helpline] services~~for consultation, the Policy will not provide benefits in connection with pre-existing matters, which includes any matter where the Member~~and/or~~ Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney~~-, [except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated]~~.

[The Policy does not allow benefits listed under the Covered Services section to be combined for one legal matter.]

Where there are specific hours or dollar amounts provided in the Policy, or where a maximum is set under the Managed Case Rules, the Member will be responsible for all attorney fees incurred which exceed the maximum. Additional exclusions related to each benefit are included in the Covered Services.

GENERAL PROVISIONS

Attorney-Client Relationship

All attorneys are subject to the authority of the ~~State~~state Supreme Court and the ~~State Bar~~state bar association of the state(s) where they are licensed to practice. The Member has the unrestricted right to choose an attorney. The Member's relationship with an attorney is privileged and strictly confidential. We will not interfere in the attorney-client relationship, ~~nor or~~ in the attorney's independent exercise of his or her professional judgment. ~~Participating Attorneys are not certified specialists. Participating Attorneys are not agents or employees of either the Legal Plan Administrator or Us.~~

The Member shall authorize the Participating Attorney to provide the Legal Plan Administrator with ~~anonymous statistical reports~~information and supporting documentation on the number and type of services provided to the Member.

By using legal services benefits ~~for which that~~ are provided under the Policy, the ~~Members agree~~Member agrees that neither We, nor the Policyholder, nor any other person involved in the marketing or administration of the Policy, shall have any liability for the acts, errors or omissions of an attorney providing services, in whole or in part, ~~under the Policy.~~

Non-Participating Attorney Services

If the Member already has an attorney, the Member may prefer to use her/him as a Non-Participating Attorney. ~~To do so, the Member must first contact the [ClientMember Service Center] and notify the representative of his/her intention to use a Non-Participating Attorney for a Covered Service. The [ClientMember Service Center] will send the Member a claim form which must be completed and returned in order to request reimbursement from the Policy.~~ The Member's reimbursement will be based on the reimbursement schedule ~~as shown in~~under the Non-Participating Attorney column of the Schedule of Benefits. If a Member has a Non-Participating Attorney he or she would prefer to work with, the Legal Plan Administrator may elect to offer to negotiate with the attorney on behalf of the Member, but cannot guarantee the Non-Participating Attorney will accept the Plan Discounted Rate.

Subrogation and Coordination of Benefits

All benefits will be subject to subrogation and coordination of benefit rules. For the purpose of subrogation, We may require the Member/Covered Family Member to assign all rights of recovery of legal fees to the extent that payment is made by Us. If an assignment is sought, the Member/Covered Family Member must cooperate in providing the assignment.

Legal Terminology

The Member or Covered Family Member may call the ~~[ClientMember Service Center]~~ to obtain a definition or explanation of any term used herein.

Coverage Period

The coverage period is automatically renewable upon receipt of appropriate premium unless terminated in accordance with the terms hereof.

Coverage Territory

The coverage territory includes the ~~states~~United States and United States territories ~~and Canada~~ unless otherwise identified in Schedule A attached hereto~~-.].~~

Premium Refund Provision

In the event that the premium mode is other than monthly and the Group Policy is terminated or the Member elects to terminate the coverage, a ~~prorata~~pro-rata premium refund will be made in accordance with the insurance laws of the Policyholder's state.

Secondary Coverage

If the Member/Covered Family Member is entitled to receive legal services or reimbursement for legal services from any other person or organization, the coverage available under the Policy would be considered excess as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

Termination and Cancellation of Coverage

Coverage provided to the Member shall terminate upon the first of the following to occur:

- a. Cancellation or termination of ~~this~~the Group Policy;
- b. If applicable, the Member fails to re-enroll;
- c. The Member is no longer associated with Policyholder; or
- d. The Member fails to remit premium when due, subject to the statutory grace period.

[Coverage provided to a Covered Family Member of a Member shall terminate upon the first of the following to occur:

- a. The Member's coverage is cancelled or terminated; or
- b. The family member ceases to qualify as a Covered Family Member ~~ceases to be an eligible Family Member of~~ as defined in the Member's coverage Definitions section].

When coverage for a Member ~~and/or~~ Covered Family Member terminates and a matter is unresolved when coverage terminated, then any further legal work between said Member ~~and/or~~ Covered Family Member and the ~~{Plan}~~Participating Attorney shall be outside the scope and coverage of the Policy. ~~-The {Plan}Participating~~ Attorney shall not be obligated to provide any benefits under the Policy and any further legal services shall be based upon an independent and separate fee agreement entered into, if at all, between the former Member ~~and/or~~ Covered Family Member and the attorney. ~~-If such an agreement is not entered into, then the {Plan}Participating~~ Attorney may withdraw from any further representation in accordance with applicable law and State Bar standards.

After ~~this~~the Group Policy has been in effect for sixty (60) days or more, it may be cancelled for one of the following reasons:

- a. Nonpayment of premium by Policyholder for covered Members;
- b. The Group Policy ~~is~~was obtained through material misrepresentation;
- c. Policyholder violated the material terms and condition of the Group Policy;
- d. The risk originally accepted has measurably increased;
- e. Loss of reinsurance by the Company;
- f. Continuation of the Group Policy would be in violation of the law;
- g. Company elects to discontinue underwriting the Group Policy for this class of risk.

The Company shall provide written notice of cancellation to the Policyholder at least ~~[sixty (60)]~~10 days prior to the effective date of such cancellation. If the Company cancels for non-payment of premium, the Company shall provide written notice of cancellation to the Policyholder at least ~~[ten (10)]~~10 days prior to the effective date of such cancellation. ~~-All notices shall state the reason for cancellation.-~~ The Policyholder is responsible for notifying the Members of cancellation.

Illegal Activity, Misrepresentation and Fraud

We will not provide coverage if the Member/Covered Family Member has intentionally concealed or misrepresented any material fact or circumstances or been involved in any illegal activity related to the Policy or claim. We will not provide coverage if doing so would be in violation of any United States economic or trade sanction.

Premium Remittance

The Policyholder shall remit premium to the Company no later than the [10th] calendar day following the month for which Group Policy coverage is provided.

Grace Period

The Group Policy provides the Policyholder a grace period of thirty-one (31) days after the premium for covered ~~Members~~Members' due date to remit the premium that is due and unpaid. ~~-During the grace period, thisthe Group Policy will continue in effect.-~~ If the premium for covered Members remains unpaid at the end of the grace period, the Policy will terminate. ~~-Termination will be effective at 12:01 a.m. on the thirty-second (32nd) day following the due date for which premium for covered Members remains unpaid.~~ The Policyholder shall remain liable for the ~~prorata~~pro-rata portion of all premiums that accrue for the period ~~this~~the Group Policy is in effect.

Amendment of the Policy

The Group Policy may be amended or changed at any time by the Company upon written notice thereof and signed by a duly authorized representative. ~~-No agent, broker or sales representative may make any change in thisthe Group Policy or waive any of its provisions.~~ No statement made by any person modifies any term of the Group Policy.

Notice of Policy Provisions

Notice to any agent or knowledge possessed by any agent or by any other person shall not ~~effect~~affect a waiver or change any part of the Group Policy or stop Us from asserting any right under the terms of the Group Policy; nor shall terms of the Group Policy be waived or changed except as stated above.

Change in Premium

We shall provide the Policyholder written notice ~~within~~of any change in premium [thirty (30)] days prior to the anniversary date of the Group Policy ~~for any change in premium to be implemented.-~~ Any such change shall apply to the Policyholder on the anniversary date of the Group Policy. ~~-The Policyholder is responsible for notifying the Members of the change in premium.~~

Arbitration

~~[The issuance of this coverage takes place in and substantially affects interstate commerce. Any dispute, controversy, or cause of action by the Policyholder and its Members arising out of or relating in any way to, this insurance, or to the sale or solicitation of this insurance, shall be settled by arbitration under the provision of the Federal Arbitration Act, 9 U.S.C., section 1, et seq. Such arbitration shall be governed by the rules of the American Arbitration Association. The arbitration shall be conducted at our home office or such other location as We and the Policyholder/Member agree. The arbitration panel shall consist of three arbitrators, one selected by Us, one selected by the Policyholder/Member and one selected by the arbitrators previously selected.]~~

~~If We, a Policyholder/Member, or a third party have any dispute that is directly or indirectly related to a dispute governed by this arbitration provision, the Policyholder/Member and We agree to consolidate all such disputes.~~

~~The arbitration shall be binding upon the Policyholder/Member and Us. Any award may not be set aside in later litigation except upon the limited circumstances set forth in the Federal Arbitration Act. The Policyholder/Member and We give up the right to seek remedies in Court, including the right to a jury trial. Judgment upon the award rendered may be entered in any Court having jurisdiction thereof. The arbitration expenses shall be borne by the losing party or in such proportion as the arbitrators shall decide.]~~

[Conversion][Portability]

The Member may continue this insurance [by converting to an individual policy subject to state availability][by electing the option of portability] when the Member no longer qualifies as an employee of the Policyholder or as a Member of the group to which ~~this~~the Group Policy is issued. ~~-The Member~~

must ~~notify us~~ apply for [\[conversion\]](#)[\[portability\]](#) within [\[thirty-one \(31\)\]](#) days of this disqualifying event ~~to~~and make arrangements for premium payment. [\[Conversion\]](#)[\[Portability\]](#) coverage will take effect, subject to payment of the initial premium, as of the date the Member's coverage under the Group Policy terminates. Credit will be given for any applicable Waiting Period based upon the number of months coverage was in force for the Member under the Group Policy.

[\[Waiver of Premium\]](#)

[\[Upon the death of the Member, coverage for the surviving Covered Family Members continues for the remainder of the current Group Policy term. We waive further premium payments during this time.\]](#)

[\[Upon the Member being called to active duty for a period of more than thirty \(30\) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the Covered Family Members will continue, without the payment of premium, for the length of the Member's absence and for so long as the Member remains eligible for benefits through the Policyholder.\]](#)

~~Policy~~ Conformed to Statute

Any terms ~~of the Policy which are in~~ [herein that](#) conflict with the statutes of the jurisdiction where issued, are amended to conform to the statutes.

Assignment of Benefits

The benefits provided ~~under this Policy~~ [herein](#) are not assignable.

Entire Contract

~~This~~ [The Group](#) Policy, including the ~~application and~~ endorsements, if any, constitutes the entire contract of insurance.

[SCHEDULE A

Coverage Territory

The coverage territory shall [include][be limited to]:

[XXXXXXX]

~~VIRGINIA SURETY COMPANY, INC.~~

~~Home Office:~~ Virginia Surety Company, Inc.

A Stock Company

[175 W. Jackson Blvd.,

Chicago, ~~IL~~ Illinois 60604]

~~Administrative Office: 5850~~

For assistance, contact [Insert Name] Member Service Center:

[5151 San Felipe, Suite ~~600~~ 2300

Houston, TX ~~77057~~ -77056]

[888-416-4313]

GROUP LEGAL EXPENSE INSURANCE POLICY CERTIFICATE OF COVERAGE

DECLARATIONS PAGE

POLICYHOLDER NAME ~~AND ADDRESS:~~ [ABC Organization]

POLICYHOLDER ADDRESS: [123 Main Street, Suite 1
Anytown, US 12345]

POLICY NO. [NPXL667800]

[PLAN SPONSOR: XYZ Organization]

MEMBER NAME: [Jane Doe]

MEMBER ADDRESS: [123 Anywhere Street,
~~Anywhere~~ Anytown, US 12345]

EFFECTIVE DATE: [MM/DD/YYYY ~~01/01/00~~]

Coverage begins at 12:01 am Standard Time at the Policyholder's address on the Effective Date listed above.

We have agreed to insure certain Members of the Policyholder as specified herein, in consideration of the payment of the required premium, and in accordance with the terms, conditions, limitations and exclusions of the Group Legal Expense Insurance Policy (herein referred to as Group Policy).

~~To pay the benefits summarized herein and described more fully in the Certificate of Coverage.~~
The Group Policy is delivered in [state], and shall be governed by the laws thereof.

~~The Group Policy will be administered on behalf of Virginia Surety Company, Inc. and [Administrator Name].~~

Secretary

President

SCHEDULE OF BENEFITS

Coverage	Maximum Benefits	
	Participating Attorney	Non-Participating Attorney

[Advice and Consultation]

• [Insert Name Administrator] Helpline	Covered Paid in Full	[N/A]
• Initial Law Office Consultation [one] hour[s] per calendar [quarter][year] (one hour per calendar quarter)	Covered Paid in Full	[N/A] [\$XX/consultation]
• [Review of Simple Documents--] [Review of documentation up to [6] pages] Up to [xx] pages	Covered Paid in Full	[N/A] [\$XX/document] [\$XX]
[Financial and Tax Helpline]	[Paid in Full]	[N/A]
[OnLine Legal Access]	[Paid in Full]	[N/A]
• [Simple Dispute Resolution Correspondence] [Up to one] dispute[s] per calendar year]	Covered	[N/A] [\$XX/dispute]

[Miscellaneous Law Office Services]

	[\$XX maximum Subject to Managed Case Rules**]	[\$XX maximum Subject to Managed Case Rules**]
• [Legal Services for any non-excluded legal matter not specifically covered in the Schedule of Benefits up to [X] hours per year]** [Up to X unused hours carried over each year]	[Paid in Full]	[\$XX/hour]
• [Discounted Legal Services for any non- excluded legal matter]	[[XX%] discount on Participating Attorney's [hourly] rates]	[N/A]

**Waiting Period required following the Effective Date: [X] months]

[Consumer Matters]

• [Document Preparation]		
[Simple Deed]	[Paid in Full]	[\$XX]
[Promissory Note]	[Paid in Full]	[\$XX]
[Consumer Dispute Correspondence]	[Paid in Full]	[\$XX]
[Installment Sales Agreement]	[Paid in Full]	[\$XX]
[Simple Affidavit]	[Paid in Full]	[\$XX]
[General Power of Attorney]	[Paid in Full]	[\$XX/document]
—● Family Member	Paid in Full	[\$XX/Family Member document]
[Lease Agreement - Tenant Only]	[Paid in Full]	[\$XX]
[Time Share Agreement]	[Paid in Full]	[\$XX]
• [Life Insurance Claim]	[[Paid in Full][up to [XX] hours]] [\$XXX] maximum] [subject to Managed Case Rules*] \$XXX maximum Subject to Managed Case Rules**]	[\$XX] [\$XXX] maximum subject to Managed Case Rules*] \$XXX maximum Subject to Managed Case Rules**]

	Subject to Managed Case Rules**]	
• [[Named]Natural Weather Disaster Insurance Claim]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Consumer Dispute[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Consumer Fraud Litigation[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [State Consumer Law Administrative Proceeding[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Small Claims Court Representation]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*] ² Hours	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Construction[,] and[/]/or] Renovation and[/]/or [Home Repair] Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Mail Order or Internet Purchase Dispute[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Bank Fee Dispute[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [First-time Vehicle Buyer[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Vehicle Repair and Lemon Law Litigation[**]]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Cell Phone Contract Dispute Contract review up to [x] pages] [Representation]	[Paid in Full] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Personal Property Protection]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
• [Warranty Dispute Warranty review up to [x] pages] [Representation]	[Paid in Full] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX] [[\$XX][[\$XXX] maximum subject to Managed Case Rules*]

<ul style="list-style-type: none"> <u>[Health Care Coverage Dispute and Records Office consultation up to [x] hour[s]]</u> <u>[Review of Health Care Policy]</u> <u>[Review[/preparation] of document up to [x] pages]</u> 	<u>[Paid in Full]</u> <u>[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]</u> <u>[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX]</u> <u>[\$XX][\$[XXX] maximum subject to Managed Case Rules*]</u> <u>[\$XX][\$[XXX] maximum subject to Managed Case Rules*]</u>
<ul style="list-style-type: none"> <u>[Identity Theft Defense]</u> 	<u>[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$[XXX] maximum subject to Managed Case Rules*]</u>

[**Waiting Period required following the Effective Date: [X] months]

<u>[Estate Planning]</u> Will, Codicil, Power of Attorney, [Trust] and Probate		
<ul style="list-style-type: none"> <u>[Will or Codicil]</u> [Spouse] [Family Member] <u>[Complex Will]</u> 	<u>[Paid in Full]</u> <u>[Paid in Full] [\$[XXX] maximum][subject to Managed Case Rules*]</u> [Paid in Full/\$XX per Will] [\$XX per Will] <u>[XX% discount]</u>	<u>[\$XX]</u> [\$XX] [\$XX] <u>[\$XX][N/A]</u>
<ul style="list-style-type: none"> —Living Will and/or Health Care Power of Attorney —[Family Member] 	Paid in Full	[\$XX]
<ul style="list-style-type: none"> <u>[Living Will/Health Care or Advance Directive]</u> 	<u>[Paid in Full]</u>	<u>[\$XX]</u>
<ul style="list-style-type: none"> <u>[Health Care or Medical Power of Attorney]</u> 	<u>[Paid in Full]</u>	<u>[\$XX]</u>
<ul style="list-style-type: none"> <u>[Revocable or Irrevocable Living Trust Document]</u> 	<u>[Paid in Full]</u>	<u>[\$XX]</u>
<ul style="list-style-type: none"> <u>[Special Needs Trust]</u> 	<u>[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] subject to Managed Case Rules*]</u>	<u>[\$XX][\$[XXX] maximum subject to Managed Case Rules*]</u>
<ul style="list-style-type: none"> <u>[Probate of Small Estate]</u> 	2-Hours <u>[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$[XXX] maximum subject to Managed Case Rules*]</u>
<ul style="list-style-type: none"> <u>[Medicare/Medicaid/Social Security Proceeding]</u> 	<u>[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$[XXX] maximum subject to Managed Case Rules*]</u>
<ul style="list-style-type: none"> <u>[Social Security Administration Benefit Appeal Office consultation up to [x] hour[s]]</u> 	<u>[[Paid in Full][up to [XX] hours]][\$[XXX] maximum] subject to Managed Case Rules*]</u>	<u>[\$XX][\$[XXX] maximum subject to Managed Case Rules*]</u>

<u>[Elder Matters]</u>		
<ul style="list-style-type: none"> <u>[Elder Parent Will Preparation]</u> 	<u>[Paid in Full[up to [\$XX] per Will]]</u>	<u>[\$XX]</u>
<ul style="list-style-type: none"> <u>[Elder Parent Living Will/Health Care or Advance Directive]</u> 	<u>[Paid in Full[up to [\$XX] per</u>	<u>[\$XX][N/A]</u>

<ul style="list-style-type: none"> • [Elder Parent Durable Financial Power of Attorney] 	document]] [Member co-pay \$XX per document] [Paid in Full] [up to \$XX] per document]] [Member co-pay \$XX per document]	[\$XX][N/A]
<ul style="list-style-type: none"> • [Elder Parent Health Care or Medical Power of Attorney] 	[Paid in Full] [up to \$XX] per document]] [Member co-pay \$XX per document]	[\$XX][N/A]
<ul style="list-style-type: none"> • [Elder Law Matters] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]

[\[Residential Matters\]](#)

<ul style="list-style-type: none"> • [Purchase of primary residence including document preparation and closing*Primary Residence]**] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Sale of primary residence*Primary Residence]**] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Refinancing of primary residence*Primary Residence]**] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [First Time Home-Buyer] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Vacation or Investment Home Purchase/Sale/Refinancing]**] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Home Equity Loan Assistance]**] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Property Tax Assessment]**] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Property Tax Dispute] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*]
<ul style="list-style-type: none"> • [Landlord/tenantTenant Disputes] 	[[Paid in Full]] [up to XX] hours]] [[[\$XXX] maximum] subject to Managed Case Rules*] [\$XXX maximum]	[\$XX][[\$XXX] maximum subject to Managed Case Rules*] [\$XXX maximum Subject to Managed Case Rules**]

	Subject to Managed Case Rules**]	
• [Tenant Security Deposit Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Landlord Dispute with Tenant Pre-litigation activities]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Trial Representation]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Security Deposit Dispute with Tenant]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Construction Defect Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Neighbor Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Noise Reduction Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Boundary or Title Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Zoning Application]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Real Estate Dispute]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Private Real Estate Organization [(HOA/COA/POA[or]())]][(Co-Op())] Board] Dispute Defense] [Private Real Estate Organization [HOA/COA/POA [Co-Op] board] Dispute Defense]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

[\[**Waiting Period required following the Effective Date: \[X\] months\]](#)~~[* Six-month waiting period following the Effective Date]~~

[\[Financial Matters\]](#)

• [Debt Collection Defense Pre-litigation Defense activities]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
---	--	---

[Trial Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]	[\$XX][\$XXX] maximum subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]
• [Garnishment Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Bankruptcy (Chapter 7 or 13)][**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]	[\$XX][\$XXX] maximum subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]
• [Foreclosure]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]	[\$XX][\$XXX] maximum subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]
• [Tax Audits][**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]	[\$XX][\$XXX] maximum subject to Managed Case Rules*][XXX maximum Subject to Managed Case Rules**]
• [Tax Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Student Loan Refinancing/Collection Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Repossession Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

[**Waiting Period required following the Effective Date: [X] months][*Six month waiting period following the Effective Date]

[Family <u>Matters</u> Law]		
• [Separation, Divorce, Civil Annulment][**] [Uncontested Separation*, or Civil Annulment][**] Consent/default Divorce*, Divorce*	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*][Paid in Full up to XX hours]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

<u>[Consent/default Divorce]**]</u>	<u>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u>
<u>[Uncontested Divorce]**]</u>	<u>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u>
[Contested Divorce, as defined]**]	<u>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u> <u>[\$XXX] plus \$[XXX] half day trial \$[XXX] maximum subject to Managed Case Rules*]</u> [\$XXX] plus \$XXX half day trial \$XXX maximum Subject to Managed Case Rules**]	<u>[\$XX][\$XXX] maximum [subject to Managed Case Rules*]]</u> <u>[\$XXX] plus \$[XXX] half day trial \$[XXX] maximum subject to Managed Case Rules*]</u> [\$XXX] plus \$XXX half day trial \$XXX maximum Subject to Managed Case Rules**]
• <u>[Post-Divorce Proceedings, as defined]**]</u>	<u>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u>
• <u>[Prenuptial Agreement]**]</u>	<u>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u>
• <u>[Name Change]</u>	<u>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u>
• <u>[Surrogacy Representation]</u>	<u>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u>
• <u>[[Uncontested] Guardianship/Conservatorship]</u>	Paid in Full <u>[Uncontested:]</u> <u>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u> <u>[Contested:] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u> <u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u>
• <u>[[Uncontested] Governmental Agency</u> —Adoptions —Stepparent Adoptions]	Paid in Full Paid in Full <u>[Uncontested:]</u> <u>[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u> <u>[Contested:] [[Paid in Full][up to [XX] hours]][[\$XXX] maximum] [subject to Managed Case Rules*]</u>	[\$XX] <u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u> <u>[\$XX][\$XXX] maximum subject to Managed Case Rules*</u>

	hours]][\$XXX maximum] [subject to Managed Case Rules*]	
• <u>[Uncontested]Non-Government Agency Adoption]</u>	[[Paid in Full][up to [XX] hours]][\$XXX maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• <u>[Uncontested Private Adoption]</u>	[[Paid in Full][up to [XX] hours]][\$XXX maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
<u>[[Uncontested] Stepparent Adoption]</u>	[Uncontested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*] [\$XX][\$XXX] maximum subject to Managed Case Rules*]
• <u>[International Adoption]**]</u>	[[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• <u>[[Uncontested] Grandparent Visitation or Custody]**]</u>	[Uncontested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*] [\$XX][\$XXX] maximum subject to Managed Case Rules*]
• <u>[[Uncontested][Grandparent][Family Member] Adoption and Legitimization]**]</u>	[Uncontested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*] [\$XX][\$XXX] maximum subject to Managed Case Rules*]
• <u>[[Uncontested] Guardianship of [Family Member] [Grandchild]**]</u>	[Uncontested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*] [Contested:] [[Paid in Full][up to [XX] hours]][\$XXX maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*] [\$XX][\$XXX] maximum subject to Managed Case Rules*]
• <u>[Child [Custody/]Support Proceeding Involving Never-Married Parents]</u>	[[Paid in Full][up to [XX] hours]][\$XXX]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]

	maximum] [subject to Managed Case Rules*]	
• [Paternity Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Stalking Victim Assistance]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Protection from Domestic Violence]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Juvenile Court Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Special Needs Education Representation]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [School Code of Conduct/Ethics Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [School Harassment Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [School Expulsion Proceeding]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [School Administrative Proceeding]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Immigration Assistance]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*
• [Parental Responsibility Matters]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] subject to Managed Case Rules*]]	[\$XX][\$XXX] maximum subject to Managed Case Rules*

["**Waiting Period required following the Effective Date: [X] months] [~~*Six month waiting period required following the Effective Date~~]

[Civil ~~Matters~~ Litigation Defense]

• [Civil Litigation Defense]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [[XXX] plus \$[XXX]/half day trial]	[\$XX] [\$XXX] maximum] [subject to Managed Case Rules*][[XXX] plus \$[XXX] half day trial]
---------------------------------	---	---

	[\$XXX] maximum subject to Managed Case Rules*] [\$XXX plus \$XXX/half day trial \$XXX maximum Subject to Managed Case Rules**]	[\$XXX] maximum subject to Managed Case Rules*] [\$XXX plus \$XXX/half day trial \$XXX maximum Subject to Managed Case Rules**]
• <u>[Property Owner Gun Rights Civil Defense]</u>	<u>[[Paid in Full][up to [XX] hours]]</u> <u>[[[\$XXX] maximum] subject to Managed Case Rules*]]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*]</u>
• <u>[Incompetency Defense]</u>	<u>[[Paid in Full][up to [XX] hours]]</u> <u>[[[\$XXX] maximum] [subject to Managed Case Rules*]]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*]</u>
• <u>[Administrative Hearing Representation]</u>	<u>[[Paid in Full][up to [XX] hours]]</u> <u>[[[\$XXX] maximum] subject to Managed Case Rules*]]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*]</u>
• <u>[Discounted Contingency Fees]</u>	<u>[XX% discount]</u> <u>[XX% maximum]</u> <u>[XX% discount on state maximum, or a maximum of [XX]% pre-trial, [XX]% at trial, or [XX]% in an appeal]</u>	<u>[N/A]</u>
• <u>[Mediation]</u>	<u>[XX% discount on Mediator's hourly rates]</u> <u>[[Paid in Full][up to [XX] hours]]</u> <u>[[[\$XXX] maximum] subject to Managed Case Rules*]]</u>	<u>[N/A]</u> <u>[\$XX][\$XXX] maximum subject to Managed Case Rules*]</u>

[**Waiting Period required following the Effective Date: [X] months]~~[* Six month waiting period required following the Effective Date]~~

[Criminal Defense]

• <u>[Traffic Ticket]**]</u>	<u>[[Paid in Full][up to [XX] hours]]</u> <u>[[[\$XXX] maximum] [subject to Managed Case Rules*]]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*]</u>
• <u>[Serious Traffic Matter</u> Traffic Defense <u> (resulting in suspension or revocation of license)]</u>	<u>[[Paid in Full][up to [XX] hours]]</u> <u>[[[\$XXX] maximum] [subject to Managed Case Rules*]]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*]</u>
• <u>[Administrative Proceeding (regarding suspension or revocation of license)]</u>	<u>[[Paid in Full][up to [XX] hours]]</u> <u>[[[\$XXX] maximum] [subject to Managed Case Rules*]]</u> [\$XXX plus \$XXX/half day trial, \$XXX maximum Subject to Managed Case Rules**]	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*]</u> [\$XXX plus \$XXX/half day trial, \$XXX maximum Subject to Managed Case Rules**]
• <u>[Bench or Arrest Warrant]**]</u>	<u>[[Paid in Full][up to [XX] hours]]</u> <u>[[[\$XXX] maximum] [subject to Managed Case Rules*]]</u>	<u>[\$XX][\$XXX] maximum subject to Managed Case Rules*]</u>

	maximum] [subject to Managed Case Rules*]	
• [Habeas Corpus Proceeding]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]
• [Misdemeanor Defense]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [[\$(XXX) plus \$(XXX)/half day trial] \$(XXX) maximum subject to Managed Case Rules*]	[\$XX] [\$(XXX) maximum] [subject to Managed Case Rules*] [\$(XXX) plus \$(XXX) half day trial] [\$(XXX) maximum subject to Managed Case Rules*]
• [DUI/DWI Defense]**]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*] [[\$(XXX) plus \$(XXX)/half day trial] \$(XXX) maximum subject to Managed Case Rules*]	[\$XX] [\$(XXX) maximum] [subject to Managed Case Rules*] [\$(XXX) plus \$(XXX) half day trial] [\$(XXX) maximum subject to Managed Case Rules*]
• [[Employment Related]Felony Defense]	[[\$(XXX) plus \$(XXX)/half day trial,] [\$(XXX) maximum] [subject to Managed Case Rules*]]	[\$XX] [\$(XXX) maximum] [subject to Managed Case Rules*] [\$(XXX) plus \$(XXX) half day trial] [\$(XXX) maximum subject to Managed Case Rules*]
• [Medicaid/Medicare Asset Transfer Defense]	[[Paid in Full][up to [XX] hours]][[XXX] maximum] [subject to Managed Case Rules*]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]
• [Property Owner Gun Rights Criminal Defense]	[[Paid in Full][up to [XX] hours]][[\$(XXX) maximum] subject to Managed Case Rules*]]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]
• [Adjustments to Probation or Parole]	[[Paid in Full][up to [XX] hours]][[\$(XXX) maximum] subject to Managed Case Rules*]]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]
• [Restraining Order Assistance]	[[Paid in Full][up to [XX] hours]][[\$(XXX) maximum] subject to Managed Case Rules*]]	[\$XX][\$(XXX) maximum subject to Managed Case Rules*]

[\[**Waiting Period required following the Effective Date: \[X\] months\]](#)

[Small Business Owner Advice and Representation]		
• [Initial Legal Consultation] [([one] hour[s] per calendar [quarter][year])]	[Paid in Full]	[\$XX]
• [Review of Simple Document Up to [xx] pages]	[Paid in Full]	[\$XX]
• [Document Preparation]		

[Simple Deed]	[Paid in Full]	[\$XX]
[Promissory Note]	[Paid in Full]	[\$XX]
[Consumer Dispute Correspondence]	[Paid in Full]	[\$XX]
[Installment Sales Agreement]	[Paid in Full]	[\$XX]
[General Power of Attorney]	[Paid in Full]	[\$XX]
[Lease Agreement - <i>Tenant Only</i>]	[Paid in Full]	[\$XX]
[Simple Affidavit]	[Paid in Full]	[\$XX]
• [Incorporation Advice and Filing]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Patent/Trademark/Copyright Advice and Filing]	[[Paid in Full][up to [XX] hours]][[\$XXX] maximum] subject to Managed Case Rules*]	[\$XX][\$XXX] maximum subject to Managed Case Rules*]
• [Customer Dispute]**]	[Paid in Full up to [XX] hours]	[\$XX]
• [Miscellaneous Small Business Owner Legal Services [X] hours [per year][per quarter] of Legal Services**]	[Paid in Full]	[\$XX/hour]
• [Discounted Small Business Owner Legal Services]	[[XX]% discount on Participating Attorney's [hourly] rate]	[N/A]

[\[**Waiting Period required following the Effective Date: \[X\] months\]](#)

[Major Trial Supplement***]		
• [Major Trial***]	[\$XXX] pretrial plus [\$XXX]/half day trial, beginning on the [Xth] day of trial [[5,000 - 100,000] maximum subject to Managed Case Rules*]	[\$XXX] pretrial plus [\$XXX]/half day trial, beginning on the [Xth] day of trial [[5,000 - 100,000] maximum subject to Managed Case Rules*]

[\[***Waiting Period required following the Effective Date: \[X\] months\]](#)

~~ Managed Case Rules require the following:~~**

[In cases deemed by Us to be complex, Managed Case Rules may be used to approve additional coverage beyond the standard Participating Attorney maximum fees or to ensure that Non-Participating Attorney fees are reasonable and customary. Managed Case Rules provide protection for Members by limiting or preventing additional charges that Members would otherwise be responsible for. Managed Case Rules may be enacted prior to or after the initial consultation. Managed Case Rules require the following:](#)

~~1. Member and/or Family Member must secure a confirmation letter from the [Client Center] prior to proceeding with an attorney.~~

1. [The Member should contact the Member Service Center prior to proceeding with an attorney. If the Member understands from the attorney that there may be additional charges beyond the covered charges under the Policy and the Member does not contact the Member Service Center prior to proceeding with the attorney, then the Member may be responsible for those additional charges beyond the covered charges under the Policy, even on a Paid In Full benefit.](#)

2. If it is determined that the complexity of the case may require additional hours beyond the standard Participating Attorney maximum, or that the Non-Participating Attorney charges are higher than reasonable and customary fees, the~~The~~ attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely cost of legal services based on the expected conduct of the case.
3. We will set a maximum attorney fee that takes into consideration ~~account~~ the reasonable level of reimbursement of the proceeding and the proposed litigation strategy. ~~Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member~~~~and/or Family Member.~~

DEFINITIONS

~~["PLAN"] ATTORNEY" - means an attorney associated with a private law firm, who is licensed to practice law in the Member's state. These attorneys have been contracted to provide legal advice and simple service by telephone to Members.~~

["CLAIMS ADMINISTRATOR" - means [ABC Company]; or its subsidiary.]

~~["CLIENT CENTER"] - means the service location established to help make full use of the certificate benefits.~~

["COMPLEX WILL" - means the Member has a significant net worth and will benefit from tax planning, or the estate is subject to current state or federal estate taxation; or the Member owns a business that will continue in operation after death; or the Member wants to put restrictions on what heirs may do with the property; or the Member wants to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or wants the property to be managed by a trustee for a period of time past the child's age of majority, to age 25 or 30, for example; or the Member thinks that someone will challenge the will; ~~and/or~~ the Member wants to exclude any lawful dependents.][The inclusion of a pour-over provision in a will does not, by itself, make a will complex.]

~~"EFFECTIVE DATE" - means the date coverage hereunder begins.~~

["CONTESTED DIVORCE" - refers to a divorce proceeding that requires more than [5] hours of attorney time[,][and] involves disputed issues[and both parties are represented by an attorney].]

"COVERED FAMILY MEMBER" -- [means the Member's lawful spouseCovered Spouse[,the parents of the Member or their Covered Spouse] and ~~children, [and for whom a premium is paid].~~ ~~Eligible Family Members are~~ the Member's ~~spouse and Member's~~ [unmarried][dependent]children, including [newborn children from the moment of birth,]stepchildstepchildren, legally adopted ~~child, child~~children, children placed in the home for adoption[, children who are under sole legal guardianship of the Member or Covered Spouse,] and foster ~~child~~children, up to [the end of the month of the child's [26th] birthday][age [19,]], and from age [19] up to [2526] years if they are enrolled in an accredited school or college as full-time student(s)~~)]~~, and over the age of [19] years, if they are primarily dependent upon the Member for support as a result of mental or physical disability], and are primarily dependent upon the Member for support~~-)]~~, and for whom the required premium is paid where family coverage is optional~~].~~ [Insert definition of family member used in other voluntary benefits offered by the Policyholder]

"COVERED SPOUSE" - means the Member's lawful spouse[or Domestic Partner] at the time the coverage is in effect[and for whom the required premium is paid where spouse coverage is optional].

["DOMESTIC PARTNER" - means [the Member's [domestic][civil union] partner as defined by the jurisdiction in which the Member primarily resides.][two individuals who, together, each meet all of the following criteria set forth below:

1. Are 18 years of age or older.
2. Are competent to enter into a contract.
3. Are not legally married to, nor the Domestic/Civil Union Partner of, any other person.

4. Are not related by marriage.
5. Are not related by blood closer than permitted under marriage laws of the state in which they reside.
6. Have entered into the Domestic/Civil Union Partner relationship voluntarily, willingly, and without reservation.
7. Have entered into a relationship which is the functional equivalent of a marriage, and which includes all of the following:
 - living together as a couple;
 - mutual support of each other;
 - mutual caring and commitment to each other;
 - mutual fidelity;
 - mutual responsibility for each other's welfare; and
 - joint responsibility for the necessities in life.
8. Have been living together as a couple for at least six (6) months prior to obtaining the coverage.
9. Intend to continue the Domestic/Civil Union Partner relationship indefinitely, while understanding that the relationship is terminable at the will of either partner.]

[A copy of the signed affidavit may be required upon enrollment.]]

["DURABLE FINANCIAL POWER OF ATTORNEY" -a legal document that allows an individual to appoint another person to manage the individual's finances in the event that he/she is unable to do so him/her self.]

"EFFECTIVE DATE" - means the date the Member's coverage hereunder begins.

["ELIGIBLE PARENT" - means the parents of the Member or Covered Spouse, regardless of age, and includes, biological parents, step-parents and adoptive parents.]

["HEALTH CARE COVERAGE" - means coverage of a Member under any health care or health insurance policy or any policy that covers as its primary function any aspect of an individual's health.]

["HEALTH CARE OR MEDICAL POWER OF ATTORNEY" - A legal document that allows an individual to appoint another person to make medical decisions in the event the individual is unable to do so him/her self.]

["INTERNET PURCHASE" - A purchase of goods or services whose cost is over [\$200.00] at the time of purchase by a Member from a website on the Surface Web, as defined.]

"LEGAL PLAN ADMINISTRATOR" - [Insert Name], its affiliates, officers, directors, employees, and/or agents, including third party organizations and their affiliates, officers, directors, employees, and/or agents, hired by [Insert Name] to perform services under the Policy.

["LIVING WILL/ HEALTH CARE OR ADVANCE DIRECTIVE" - A legal document that outlines an individual's preferences for medical treatment and which takes effect only when the individual becomes incapacitated and can no longer express his or her wishes.]

"MEMBER" - refers to the individual who (a) is associated with the Policyholder[and ~~who~~/or Plan Sponsor], (b) has ~~paid or a premium has been~~ either paid ~~on their~~ a premium or had a premium paid on his or her behalf, and ~~who~~(c) meets the eligibility requirements for Covered Services as defined by the Policyholder.

"MEMBER SERVICE CENTER" - means the service location established to assist Members/Covered Family Members in making full use of the coverage.

["NEIGHBOR" - A person whose residence is located on a property that directly abuts the property on which a Member's residence is located.]

“NON-PARTICIPATING ATTORNEY” - means an attorney not ~~retained by~~ contracted by the Legal Plan Administrator who is selected and paid by the Member to provide ~~services covered under the Certificate of Coverage~~ legal services up to the maximum amount ~~as shown in~~ under the Non-Participating Attorney column of the Schedule of Benefits.

“PAID IN FULL” - means complete payment in full to a Participating Attorney for covered legal services.

“PARTICIPATING ATTORNEY” - means an attorney ~~retained~~ contracted by the Legal Plan Administrator to provide covered legal services at the amount shown ~~in~~ under the Participating Attorney column of the Schedule of Benefits.

“PERSONAL PROPERTY” - means any property that is not Real Property and which does not produce income.

“PLAN SPONSOR” - means an organization other than the Policyholder or the Member’s employer which that makes coverage hereunder available.

“POLICY” - means the Group Legal Expense Insurance Policy and the Certificate of Coverage.

“POLICYHOLDER” - means the organization named in the declarations page ~~to which a group policy has been issued~~.

“REAL PROPERTY” - means land and all permanent structures attached thereto.

“SMALL BUSINESS” - An ongoing business comprised of no more than [X] employees or independent contractors, including the Member [and]/[or] [Covered Spouse] and [which produced less than [\$XXX,XXX.XX] in total annual revenue in the previous full calendar year.]

“SURFACE WEB” - means the portion of the World Wide Web that is readily available to the general public and searchable via standard web search engines.

“WAITING PERIOD” - means the period after the Effective Date during which certain benefits as shown in the Schedule of Benefits may not be used. This includes any matter that arises prior to the end of the Waiting Period.

“WE”, “US”, “OUR” AND “COMPANY” - means ~~the name of the underwriter indicated on the face page~~ Virginia Surety Company, Inc.

COVERED SERVICES

In consideration of payment and receipt by Us of the applicable premium, all Covered Services are available to the Member and ~~the Member’s spouse and eligible dependents. Except all Covered Family Members, except~~ as specifically noted below, ~~the~~ The following Covered Services are provided ~~to the Member~~ when the Member uses a Participating Attorney. The Schedule of Benefits chart shows the reimbursement schedule when the Member uses a Non-Participating Attorney.

Advice and Consultation-

~~Administrator~~ [Insert Name] Helpline:

Advice and consultation by toll-free telephone with a [Plan] Participating Attorney. Services are available during normal business hours [or in an emergency, on a 24-hour basis]. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded.

~~Financial and Tax Helpline:~~

~~Consultation by toll-free telephone during normal business hours. Calls can relate to investment strategies, debt matters, taxes or any personal financial planning question.~~

[Initial Law Office Consultation:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations with ~~a Participating Attorney~~ an attorney on any personal legal problem, civil or criminal, except those specifically excluded. ~~See Miscellaneous Law Office Services.~~]

~~Miscellaneous Law Office Services~~

~~Benefits not specifically covered or excluded hereunder to be provided at an amount shown in the Schedule of Benefits.~~

~~This benefit is limited to one use per year and is subject to Managed Case Rules.~~

[Review of Simple Documents ~~Document~~:]

~~The [Plan] Attorney will verbally explain~~ [This benefit includes attorney review, verbal explanations of the meaning or impact of any form or document, or make suggestions for changes to a form or proposed document being drafted of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document.]

[~~OnLine Legal Access~~]

~~[Internet access to legal information and documents for many common legal situations. This feature is designed for Members and/or Family Members who wish to independently research legal issues either before or after contacting an [Plan] Attorney. OnLine Legal Access can be activated through the internet by contacting the following website: [www.legal.com].]~~

[Simple Dispute Resolution Correspondence:]

[This benefit includes attorney services to attempt to resolve a simple dispute through phone calls or letters to the opposing party in matters where such action, at the discretion of the attorney, can be expected to result in a favorable outcome for the Member. This benefit includes up to [three] letters or phone calls per dispute and is limited to the maximum number of disputes as shown in the Schedule of Benefits. This benefit does not include complex disputes or those where the attorney anticipates that the matter is very likely to escalate to litigation.]

[Miscellaneous Law Office Services]

[Legal Services for any Non-Excluded Legal Matter:]

[This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion. [This benefit may] not] be used to extend the coverage for any other service shown in the Schedule of Benefits beyond the limits of coverage.]]

[This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per year [and may only be used for a single legal matter].]

[Discounted Legal Services for any Non-Excluded Legal Matter:]

[This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion. [This benefit may] not] be used to extend the coverage for any other service shown in the Schedule of Benefits beyond the limits of coverage.]]

[Consumer Matters]

[Document Preparation:]

[Preparation of any of the following documents: ~~simple deed (excluding those reviewed or prepared under the real estate benefit), promissory note, consumer dispute correspondence, [installment sales agreement], general power of attorney, lease agreement (tenant only), time share agreement, and [simple affidavit].~~

- [Simple Deed[for the primary residence only]] (excluding those reviewed or prepared under the real estate benefit) [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Promissory Note] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Consumer Dispute Correspondence] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Installment Sales Agreement] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Simple Affidavit].] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [General Power of Attorney][This benefit is limited to [one] use[s] per year[per Member/Covered Family Member] and can be used for[either] a General, Limited, [and/]or Durable Financial Power of Attorney.]
- [Lease Agreement (for the Member/Covered Family Member as a tenant only)] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]
- [Time Share Agreement] [This benefit is limited to [one] use[s] per year[per Member/Covered Family Member].]

[This benefit is limited to [one] use[s] per year [per document][per Member/Covered Family Member].]

[Life Insurance Claims:]

[Assistance ~~to Members~~ in securing life insurance proceeds[(not including life insurance policies provided as an employee benefit)] when a Member ~~and/or Family Member~~ is a beneficiary of a life insurance policy.]

[This benefit is limited to [one] use[s] per year ~~and is subject to Managed Case Rules.~~]

[[Named] Natural Weather Disaster Insurance Claim:]

[Assistance in securing insurance proceeds [(not including[life] insurance policies provided as an employee benefit)] when a Member[/Covered Family Member] is a beneficiary of an insurance policy related to (non-business) coverage on a home, Personal Property, vehicles, watercraft, and other Personal Property owned by the Member[/Covered Family Member(s)] and the insured property is damaged or destroyed in a [named] natural weather disaster [including, but not limited to a flood, earthquake, hurricane, or tornado].] [Preparation and assistance for any proceeding filed in court is also covered up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Consumer Dispute:]

[Consultation or representation in a dispute relating to consumer goods and services[(not ~~involving directly or indirectly related to~~ real estate construction or renovation, or landlord/tenant disputes ~~or renovation~~)]].]

[This benefit is limited to [one] use[s] per year.]

[Consumer Fraud Litigation:]

[Services related to the representation of a Member who is entitled under the applicable state “consumer fraud” laws to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a consumer fraud as defined in the applicable state law. This benefit does not apply to: (1) any lawsuit related to matters that are not specifically listed under the provisions of the applicable state fraud laws; (2) lawsuits normally handled on a contingent fee basis; (3) any action for or defense against a collection or related matter; or (4) matters for which the Member has or is required by law to have insurance.]

[This benefit is limited to [one] use[s] per year.]

[State Consumer Law Administrative Proceeding:]

[Services related to the representation in an administrative proceeding before a state agency for a matter related to consumer fraud.]

[This benefit is limited to [one] use[s] per year.]

[Small Claims Court Representation:]

[Consultation and/or representation for a [consumer] dispute filed in small claims court. (Attorney may not be permitted to attend court hearings in some jurisdictions).]

[This benefit is limited to [one] use[s] per year.]

[Construction [,][and][/][or] [Renovation] [and][/][or] [Home Repair] Dispute:]

[Consultation or representation in a dispute involving consumer goods or services related to construction [and][/][or] [renovation] [and][/][or] [home repairs] [that occurred on the premises of the Member's primary residence (where the Member has resided or intends to reside for [twenty-seven (27)] weeks). [This benefit does not apply to consumer goods and services that are directly or indirectly related to a landlord/tenant dispute.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Mail Order or Internet Purchase Dispute:]

[The services of an attorney to review the nature of any mail order or Surface Web Internet Purchase dispute involving the purchaser [prior to the commencement of litigation]. This service includes the consultation with the attorney and review and/or preparation of purchase documents and/or dispute letters.][If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] dispute[s] per year.]

[Bank Fee Dispute:]

[The services of an attorney to review the nature of any (non-business related) bank fee dispute between the Member and their bank [prior to the commencement of litigation]. This service includes the consultation with the attorney and review and/or preparation of purchase documents and/or dispute letters.][If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.]

[This benefit is limited to [one] dispute[s] per year.]

[First-time Vehicle Buyer:]

[The services of an attorney for the purchase of a first vehicle. This service includes the consultation with the attorney at or before closing and/or review and/or preparation of purchase and finance documents.]

[[This benefit is limited to [one] vehicle purchase[s] per year and must be the first vehicle purchase of the Member]/Covered Family Member].

[This benefit applies to the Member only.]]

[Vehicle Repair and Lemon Law Litigation:]

[Services related to the representation of a Member who is entitled under the applicable state "lemon" law to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a defective car as defined in the applicable state law. This benefit does not apply to: (1) any lawsuit related to matters that are not specifically listed under the provisions of the applicable state fraud laws; (2) lawsuits normally handled on a contingent fee basis; (3) any action for or defense against a collection or related matter; or (4) matters for which the Member has or is required by law to have insurance.]

[This benefit is limited to [one] use[s] per year.]

[Cell Phone Contract Dispute:]

[Review of the cell phone contract where the attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted, of

up to maximum number of pages shown on the Schedule of Benefits. [This benefit does not include a written analysis or explanation of any form or document.]

[In the event of a dispute over the terms of the agreement between the cell phone company and the Member, this benefit provides for representation in a dispute relating to the cell phone contract only if the Member has been sued or named in a [small claims] court action. This service covers counseling on prosecuting a [small claims] court action; helping the Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for trial. The service does not include the attorney's attendance or representation at a [small claims] trial, collection activities after a judgment or any services relating to post-judgment actions.]

[This benefit is limited to [one] use[s] per year.]

[Personal Property Protection:]

[Services cover counseling over the phone or in the office on any Personal Property issue, including consumer credit reports, contracts for the purchase of Personal Property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is included. The benefit includes reviewing personal legal documents and preparing promissory notes, affidavits and demand letters.]

[This benefit is limited to [one] use[s] per year.]

[Warranty Dispute:]

[Review of the warranty policy or service contract where the attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted, up to the maximum number of pages shown on the Schedule of Benefits. [This benefit does not include a written analysis or explanation of any form or document].]

[In the event of a dispute over the terms of the agreement between the warranty company and the Member, this benefit provides representation in a dispute relating to the warranty or service contract only if the Member has been sued or named in a [small claims] court action. [This service covers counseling on prosecuting a [small claims] court action; helping the Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for trial]. [The service does not include the attorney's attendance or representation at a [small claims] trial, collection activities after a judgment or any services relating to post-judgment actions].

[This benefit is limited to [one] use[s] per year.]

[Health Care Coverage Dispute and Records:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations with an attorney on any Health Care Coverage dispute, civil [or criminal], involving a coverage, benefits, or privacy matter that arose while the health care or health insurance policy was in effect (as defined by the terms of that health care or health insurance policy). For a definition of Health Care Coverage, please see the Definitions section.]

[This benefit is designed to help the Member understand health care law provisions and coverages based on the federal [and/or state version of this law] [AAPACA], and to prepare a bona fide defense to any denials in coverage valued at more than [\$1,000.00] in covered medical services under the policy in dispute. [This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to medical bills or payments].

[This benefit also includes the review of simple health care policy coverage documents and the attorney will verbally explain the meaning or impact of any policy or related document, or make suggestions for dispute letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule of Benefits. [This benefit does [not] include a written analysis or explanation of any form or document but does include the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule of Benefits: policyholder dispute correspondence, and simple affidavit. Partial documents cannot be reviewed or prepared, and if the document e[other than the actual health care coverage policy] is more than the maximum number of pages shown in the Schedule of Benefits, the benefit does not apply.]

[Nothing in this benefit will pay or create any obligation to pay any health care or health insurance benefits to any person for any reason, and any coverage related to this benefit must be related to a Member's dispute under a health care or health insurance policy.]

[This benefit is limited to [one] use[s] per year.]

[Identity Theft Defense:]

[Services related to the representation of a Member regarding potential creditor actions resulting from identity theft, and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts.]

[This benefit is limited to [one] use[s] per year.]

[Estate Planning]

[Will ~~and/or~~ Codicil Preparation:]

[Preparation of one ~~simple~~ will or codicil (an amendment to an existing will) ~~for the Member [and spouse] only,~~ including the preparation of a simple testamentary support trust for the dependent children:]

~~Simple~~ [Will Preparation: ~~[Plan]~~ Attorney shall prepare a ~~simple~~ will or codicil for Member [and Family Member] and discuss the legal requirements for signing the will. ~~[A simple will or codicil may be prepared for Family Member at an additional cost as shown in the Schedule of Benefits.]~~ [This benefit does not cover Complex Wills, as defined in the Definitions section.]

[This benefit is limited to [one] use[s] per year [per Member] [Covered Spouse] [Covered Family Member].]

[This benefit applies to the Member only.] [This benefit applies to the Member and Covered Spouse only.]

[Complex Will Preparation: ~~[Plan]~~ Attorney shall prepare a ~~complex will~~ Complex Will or codicil for Member [or Family Member] at a discounted fee paid directly to the attorney as shown in the Schedule of Benefits.]

[This benefit shall be limited to [one] Complex Will[s] prepared [per year] [each two (2) consecutive plan years] [per Member] [Covered Spouse] [Covered Family Member].]

[This benefit applies to the Member only.] [This benefit applies to the Member and Covered Spouse only], but may only be used for one document per year [per person].]

[Living Will ~~and/or~~ Health Care ~~or~~ Advance Directive/Health Care or Medical Power of Attorney:]

~~Preparation of living will and/or health care power of attorney for Member [and/or Family Member] as authorized by state law. A living will expresses an individual's wishes as to the use or withdrawal of life support systems. A health care power of attorney appoints another to make medical decisions if the individual is unable to do so him/her self.~~

[This benefit covers the preparation of up to [2] of any of the following documents as defined in the Definitions section [per Member/Covered Family Member]:

- Living Will
- Health Care Directive
- [Advance Directive]
- Health Care Power of Attorney
- Medical Power of Attorney]

[The titles of the above documents may vary by state] [When state law allows the information contained in any two or more of the above mentioned documents to be combined into one document, then the benefit covers the preparation of [only one] [both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Member/Covered Family Member].]

[Revocable or Irrevocable Living Trust Document:]

~~[Preparation of living trust documents.]~~ [Preparation of a revocable or irrevocable living trust for either the Member, Covered Spouse, or a combined living trust document] [the Member and/or Covered Spouse] [the Member and/or Covered Family Member]. This benefit does not include services related to transactions to fund the trust or transfer assets into it.~~].~~ [This benefit does not include tax planning or tax advice.] [This benefit does not include the preparation of: [a charitable or charitable remainder trust;] [special needs trust;] [tax by-pass or credit shelter trust;] [asset protection trust;] [insurance trust;] [qualified domestic trust (QDOT);] [qualified terminable interest property trust (QTIP);] [or] [blind trust].]

[This benefit is limited to [one] use[s] per year~~].~~] [per Member[/Covered Spouse]]/[Covered Family Member].]

[This benefit applies to the Member and Covered Spouse only.]

[Special Needs Trust:]

[Preparation of special or supplemental needs trust documents for a mentally or physically disabled beneficiary. [This benefit is limited to trusts for a beneficiary who is [a family member][the child, spouse, [domestic partner] or parent] of the Member.] [This benefit does not include services related to transactions to fund the trust or transfer assets into it.] [This benefit does not include tax planning or tax advice related to the trust or the Member's situation before and after the trust is prepared.] [This benefit is limited to [one] use[s] per year.]

[Probate of Small Estate:]

[The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation~~).~~], up to the maximum as shown in Schedule of Benefits~~).~~] [This benefit does not apply when there are applicable state-mandated attorney fees.]

[Medicare/Medicaid/Social Security Proceeding:]

[This benefit will cover review or help with preparation of documents prior to the representation of a Member] and/or [Covered Spouse][Covered Family Member] in any federal or state Medicare, Medicaid or Social Security administrative proceeding [related to the Member's [or Covered Spouse's] elder parent(s)], provided the elder parent's interest is not in conflict with the Member's[/Covered Spouse's] interest]. This benefit does [not] cover any matter that falls outside the jurisdiction of the Office of Medicare Hearings and Appeals, state office assigned to oversee Medicaid fair hearings, or Social Security administration.] [This benefit does not cover attendance or representation by the attorney at or prior to any administrative hearing or appearance.] [This benefit applies to consultation or representation in a dispute relating to any such administrative proceeding and is covered up to the maximum shown in the Schedule of Benefits. Consultation and/or preparation and assistance for any proceeding filed in court is also covered, although the Member will be responsible for all fees incurred for representation needed after the maximum shown on the Schedule of Benefits.] [This benefit does not cover the elder parents of [either] the Member [or the Covered Spouse's] parents] if [neither] the Member [is not][nor the Covered Spouse is] named in any dispute, proceeding or litigation.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.] [This benefit applies to the Member and Covered Spouse only.]

[Social Security Administration Benefit Appeal:]

[Up to the maximum as shown in the Schedule of Benefits for office consultations on any appeal to the Social Security Administration of denied social security benefits or supplemental security income (SSI).]

[This benefit is designed to help prepare an appeal to any denials valued at more than [\$1,000.00] in social security benefits or SSI under the policy in dispute. [This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to social security benefits or SSI.]

[This benefit also includes the review of simple Social Security Administration documents and verbal explanations of the meaning or impact of any policy or related documents, and suggestions for appeal

letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule of Benefits. [This benefit does [not] include a written analysis or explanation of any form or document [and][but does include] the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule of Benefits: appeal correspondence and simple affidavit. Partial documents cannot be reviewed or prepared, and if the document [other than the actual decision document from the Social Security Administration] is more than the maximum number of pages shown in the Schedule of Benefits, the benefit does not apply.]

[Nothing in this benefit will pay or create any obligation to pay any social security benefits or SSI to any person for any reason, and any coverage related to this benefit must be related to an appeal of a denial of social security benefits.]

[This benefit is limited to [one] use[s] per year.]

[Elder Matters]

[Elder Parent Will Preparation:]

[Each Eligible Parent may receive [one] Simple Will[s] per year at no charge. The attorney will prepare the document and discuss the legal requirements for signing the will.] [This benefit does not cover Complex Wills, as defined in the Definitions section.]

[This benefit is limited to [one] use[s] per year [per Eligible Parent].]

[Elder Parent Living Will/Health Care or Advance Directive:]

[Each Eligible Parent may request [one] Living Will[s]/Health Care or Advance Directive[s], as they are defined in the Definitions section,] per year [at no charge][at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Living Will/Health Care or Advance Directive.] [The titles of the above documents may vary by state.] [When state law allows the information contained in any two or more of these documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Parent Durable Financial Power of Attorney:]

Each Eligible Parent may request [one] Durable Financial Power of Attorney[s], as defined in the Definitions section,] per year [at no charge][at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Durable Financial Power of Attorney.] [The titles of the above documents may vary by state.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Parent Health Care or Medical Power of Attorney:]

[Each Eligible Parent may request [one] Health Care or Medical Power of Attorney[s], as they are defined in the Definitions section,] per year [at no charge] [at the co-pay rate shown in the Schedule of Benefits]. The attorney will prepare the document[s] as authorized by state law and discuss the legal requirements for signing the Health Care or Medical Power of Attorney.] [The titles of the above documents may vary by state.] [When state law allows the information contained in any two or more these documents to be combined into one document, then the benefit covers the preparation of [only one][both] document[s], and can[not] be combined to increase the total allowed benefit.]

[This benefit is limited to [one] [use[s]] [document/set of documents] per year [per Eligible Parent].]

[Elder Law Matters:]

[This service covers counseling the Member over the phone or in the office on any personal issues relating to the Eligible Parents as they affect the Member. This benefit includes reviewing documents of the Eligible Parents to advise the Member of the legal effect on the Member. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The benefit also includes preparing deeds involving the Eligible

Parents when the Member and/or Covered Spouse is either the grantor or grantee; and preparing promissory notes involving the parents when the Member and/or Covered Spouse is either the payor or payee.]

[This benefit is limited to [one] use[s] per year.]

[Residential Matters]

[Real Estate ~~[Sale,], [] or []~~ Purchase] or ~~[]~~ Refinancing] of Primary Residence:]

[The services of an attorney for the ~~[sale], [] or []~~ purchase, ~~sale,]~~ or [] refinancing] of a Member's primary residence (where Member has resided or intends to reside for [twenty-seven (27)] weeks or more per year). ~~-~~This service includes the review and/or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary for the attorney to do so. ~~-~~ This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. ~~-~~[Home equity loans and the sale or purchase of [unimproved or] rental properties are not included.] [This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.]]

[This benefit is limited to [one] closing[s] per year ~~and is subject to a waiting period, if any, as shown in the Schedule of Benefits.~~]

[First-time Home Buyer:]

[The services of an attorney for the purchase of a first primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the purchase of unimproved or rental properties are not included.] [This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.] [This benefit [is limited to [one] use[s] per year and] must be the first home purchase of the Member.]

[Vacation or Investment Home Purchase, Sale or Refinancing:]

[The services of an attorney for the purchase, sale, or refinancing of a vacation or investment residence (where Member has not resided or does not intend to reside for twenty-seven (27) weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans [and the sale or purchase of unimproved properties] are not included.] [This benefit does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.] [This benefit is limited to [one] closing[s] per year.]

[Home Equity Loan Assistance for Primary Residence [, or Second or Vacation Home]:]

[The services of an attorney for the review and/or preparation of a home equity loan on a primary residence [, or second or vacation] home. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution.] [This benefit is limited to [one] closing[s] per year.]

[Property Tax Assessment:]

[The services of an attorney for review and advice on a property tax assessment on a primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit includes filing the paperwork, gathering the evidence, negotiating a settlement, and attending the hearing necessary to seek a reduction of the assessment.] [This benefit is limited to [one] use[s] per year.]

[Property Tax Dispute:]

[Representation of the Member in a dispute involving property taxes on the Member's primary residence (where the Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit does not include the services of an attorney for review and advice on a property tax assessment or any other service covered under the Property Tax Assessment benefit.]
[This benefit does not include boundary or title issues related to business assets or property.]
[This benefit is limited to [one] use[s] per year.]

[Landlord/Tenant Disputes:]

[Representation of the Member ~~and/or Family Member~~ as a tenant in a dispute with his/her landlord.]
[This benefit does not include representation for a tenant in a dispute with other tenants [or for a tenant acting in his/her capacity as sublessee or sublessor].]

[This benefit is limited to [one] use[s] per year ~~and is subject to Managed Case Rules.~~]

[Tenant Security Deposit Dispute:]

[The services of an attorney to assist the Member as a tenant in recovering a security deposit from the residential landlord for the primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. This benefit covers preparation for prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for the small claims trial. The service does not include the attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.]

[This benefit is limited to [one] use[s] per year.]

[Landlord Dispute with Tenant:]

[This benefit covers the Member where he/she is a landlord [, but where the regular business or livelihood of the Member is that other than a landlord,] for matters involving evictions, leases, or disputes with a residential tenant. The service includes advice and representation if a lawsuit is filed up to the maximum shown on the Schedule of Benefits. This benefit does not include representation for a tenant in disputes with other tenants [or for a tenant acting in his/her capacity as sublessee or sublessor]. If a lawsuit is required in order for the landlord to recover his or her damages, then representation will be provided up to the maximum shown in the Schedule of Benefits and the Member will be responsible for paying all fees for any additional services required.]

[This benefit is limited to [one] use[s] per year.]

[Security Deposit Dispute with Tenant:]

[This benefit covers the Member where he/she is a landlord [, but where the regular business or livelihood of the Member is that other than a landlord,] in defending against the recovery of a security deposit from the Member's residential tenant for any residence owned and leased by the Member; reviewing the lease and other relevant documents; and preparing a letter to the tenant specifying what part of the deposit, if any, will not be returned. It also covers assisting the Member in defending a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Member for the small claims trial. The service does not include the attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.]

[This benefit is limited to [one] use[s] per year.]

[Construction Defect Dispute:]

[The services of an attorney in a dispute relating to a defect or damage caused by the construction of the Member's new primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year), purchased within the past [five (5)] years up to the maximum shown in the Schedule of Benefits.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/ Covered Spouse only.]

[Neighbor Dispute:]

[The services of an attorney in a dispute relating to a Member's Neighbor up to the maximum shown in the Schedule of Benefits. For a definition of Neighbor, please see the Definitions section. Advice and/or preparation and assistance for a dispute filed in court is covered, although representation in [small claims] court is not covered. [This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in his/her capacity as a member of a condominium/homeowners'/property owners' association or a housing cooperative board.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Noise Reduction Dispute:]

[The services of an attorney in a dispute relating to a Member's enjoyment of his/her residence, where any activity related to noise affecting the Member's enjoyment of their home is prohibited by federal, state or local law, up to the maximum shown in the Schedule of Benefits. Advice and/or preparation and assistance for a dispute filed in court is also covered, although representation in [small claims] court is not covered.

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Boundary or Title Dispute:]

[Services needed to negotiate and/or litigate matters arising from boundary or Real Property title disputes involving the Member's primary [or secondary or vacation] residence and where coverage is not available under the Member's homeowner or title insurance policies. This benefit includes filing to remove a mechanic's lien.] [This benefit does not include boundary or title issues related to business assets or property.] [This benefit does not include boundary or title issues arising from the assertion of Eminent Domain.]

[This benefit is limited to [one] use[s] per year.]

[Zoning Application:]

[Services needed to negotiate and/or litigate the change of zoning or variance for the Member's primary [or secondary or vacation] residence. This benefit applies to the Member as a [named] plaintiff or defendant. This benefit includes research and review of the law, surveys, advising the Member, preparing applications, and preparing for and attending the hearing.] [This benefit does not include zoning or variance issues related to business assets or property.]

[This benefit is limited to [one] use[s] per year.]

[Real Estate Dispute:]

[The services of an attorney for the representation of the Member as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of the Member's primary residence (where Member has resided or intends to reside for [twenty-seven (27)] weeks or more per year).]

[This benefit does not include disputes regarding contracts or obligations for the purchase or sale of unimproved land.] [This benefit does not include the review or preparation of real estate construction contracts or closing documents, or attendance by the Member's attorney at closing.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to Member/Covered Spouse only.]

[Private Real Estate Organization [(HOA/COA/POA[or][])][([Co-Op[]]) Board] Dispute [Defense]:]

[The services of an attorney for the representation of the Member [as a [named] defendant] in a dispute involving a private real estate organization. [This benefit includes representation of the Member [as a [named] defendant] in a dispute with a HOA/COA/POA or Co-Op board.] [This benefit does not include disputes in which the Member and/or Covered Family Member holds any position within the private real estate organization or holds a position as board member of the private real estate organization.]

[This benefit is limited to [one] use[s] per year.]

[Financial Matters]

[Debt Collection Defense:]

[The defense of any dispute involving personal (non-business related) debt.– This benefit includes correspondence, negotiating with creditors to arrange a repayment schedule, assistance in limiting harassment by bill collectors, and negotiating settlement after a complaint is filed. -This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.]

~~[This benefit is limited to [one] use[s] per year.–Trial defense benefit is subject to Managed Case Rules.]~~

[Garnishment Defense:]

[The defense of any dispute involving wage or earnings garnishment to collect on a court-ordered judgment related to personal (non-business related) goods or services. This benefit includes correspondence, negotiating with the court or opposing party to arrange a repayment schedule, assistance in limiting harassment by bill collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.]

[This benefit is limited to [one] use[s] per year].

[Bankruptcy:]

[Representation on behalf of the ~~Member or Family~~ Member for personal (non-business related) bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code.]

~~[This benefit is limited to [one] use[s] per year–and is subject.]~~

~~[This benefit applies to a waiting period, if any, as shown in the Schedule of Benefits.]~~Member / Covered Spouse only.]

[Foreclosure:]

[Defense of the Member in an action to foreclose on the Member's primary residence (where Member has resided or intends to reside twenty-seven (27) weeks or more per year.)]

~~[This benefit is limited to [one] use[s] per year–and is subject.]~~

~~[This benefit applies to Managed Case Rules]~~the Member / Covered Spouse only.]

[Tax Audits]Audit:

[Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit ~~process~~ required by federal and state tax authorities and negotiations relating to it.– This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.]

~~[[This benefit is limited to [one] use[s] per year–and is subject to a waiting period, if any, as shown in the Schedule of Benefits. This benefit is subject to Managed Case Rules.]~~

[Tax Defense:]

[The defense of any dispute involving the collection of personal (non-business related) debt by a [state or][federal]tax agency. This benefit includes correspondence, negotiating with the creditor tax agency to arrange a repayment schedule, assistance in limiting harassment by bill collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.]

[This benefit is limited to [one] use[s] per year].

[Student Loan Refinancing/Collection Defense:]

[The services of an attorney up to the maximum shown in the Schedule of Benefits for a student loan refinancing or collection dispute proceeding.. This benefit includes negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, all related to one or more school loans up to and including trial if necessary.

This benefit does not include: vacating a judgment; counter, cross or third-party claims; bankruptcy, any action arising out of family law matters, including support and post decree issues; or any matter where the creditor is affiliated with the sponsor or employer.]

[This benefit is limited to [one] use[s] per year.] [This service covers the Member[only, not a Covered Family Member,][and/or Covered Family Member] when there is an issue regarding a student loan in the name of the Member[and/or Covered Family Member]

[Repossession Defense:]

[The defense of any dispute involving the repossession of personal (non-business related) property by a private (non-governmental) party. This benefit includes correspondence, negotiating with the opposing party to arrange a repayment schedule, assistance in limiting harassment by bill or property repossession collectors, negotiating settlement after a complaint is filed, and representation at trial, if necessary. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.][This service does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.][This benefit is limited to [one] use[s] per year].

[Family Matters]

[Separation, Divorce, Civil Annulment:]

[Legal representation of the Member ~~only~~ for up to ~~[X] hours~~ the maximum shown on the Schedule of Benefits in an uncontested separation, ~~divorce, or~~ civil annulment; consent or default divorce, ~~uncontested divorce or Contested Divorce~~. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. ~~-A~~ consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel. ~~-The~~ benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of ~~[X] hours~~ the maximum shown on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of ~~[X] hours; (2) services relative to post-decree representation; the maximum; [or, (3)]~~ (2) contested matters in which case the Member must pay the attorney's fee for services, unless ~~this Policy provides~~ the coverage ~~of includes~~ contested matters and the benefit shall be in accordance with the Schedule of Benefits. ~~]; or (3) services relative to post-decree representation]~~. A contested separation, divorce or civil annulment requires more than ~~[five (5)]~~ hours of attorney time, ~~[,][and]~~ involves disputed issues ~~[and requires that~~ both parties ~~are~~ be represented by an attorney~~-.]~~]

[This benefit is limited to [one] use[s] per year (-representation seeking or defending against interim or subsequent-to-decree order shall constitute a separate use)-and-).] [This benefit applies to the Member[only,][and Covered Family Members only for actions not involving the Member as an opposing party].] ~~This benefit is subject to a waiting period, if any, as shown in the Schedule of Benefits. Contested divorce is subject to the Managed Case Rules.]~~

[Post-Divorce Proceedings:]

[Legal representation of the Member for up to the maximum listed on the Schedule of Benefits in a contested or uncontested post-divorce proceeding. An uncontested post-divorce proceeding does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of the maximum listed on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of the maximum; (2) contested matters in which case the

Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule of Benefits. A contested post-divorce proceeding requires more than [five] hours of attorney time, involves disputed issues and requires that both parties be represented by an attorney.][This benefit includes [custody[,][support[,][and][alimony] proceedings.]
[This benefit is limited to [one] use[s] per year.] [This benefit applies to the Member [only][and Covered Spouse only for actions not involving the Member as an opposing party].]

[Prenuptial Agreement:]

[This service covers the preparation of an agreement by a Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Member. The fiancé/partner must have separate counsel or must waive representation.]
[This benefit is limited to [one] use[s] per year.]
This benefit applies to the Member only.]

[Name Change:]

[Services required to accomplish a legal name change for a Member-~~or~~/Covered Family Member-~~.~~]

[This benefit is limited to [one] use[s] per year-~~[per Member/Covered Family Member]].~~

[Surrogacy Representation:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a surrogacy or artificial conception where the Member/Covered Spouse is the intended parent, subject to state law. This service can be used for consultation, contract preparation and negotiation, representation in dispute resolution and court proceedings required to establish parental rights. [This benefit cannot be combined with any other benefit, including adoption.] This benefit does not include representation for the surrogate mother, donor or any party other than the Member/Covered Spouse. This benefit does not apply where state laws do not address surrogacy or where surrogacy is not legal.]
[This benefit is limited to [one] use[s] per year.]
[This benefit applies to the Member/Covered Spouse only.]

[Uncontested] [Guardianship/Conservatorship:]

[Services required to establish a Member-~~and/or~~/Covered Family Member as the guardian(s) or conservator(s) of [a family member of either the Member or Covered Spouse][another-~~.~~]. This benefit does not include fees for a court-appointed attorney for the child/conservatee.][This benefit does not include contested matters-~~.~~]

[This benefit is limited to [one] use[s] per year-~~.~~]

[Uncontested] [Government Agency/Stepparent Adoption:]

[Legal representation ~~for a Member and/or Family Member of~~ up to ~~five (5) hours~~the maximum shown in ~~an~~the Schedule of Benefits in a[n uncontested] governmental agency or stepparent adoption. -An uncontested adoption does not involve significant disputed issues. -This benefit does not include:- (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through any agency other than a governmental agency. -A contested adoption requires more than [five-~~(5)~~] hours of attorney time and involves disputed issues. -[If the amount of an attorney's ~~times~~time for uncontested adoption exceeds ~~five (5) hours~~the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, ~~then~~ coverage will terminate and the Member ~~and/or Family Member~~ will be responsible for any additional legal fees-~~.~~]

[This benefit is limited to [one] use[s] per year-~~.~~]

[Uncontested] Non-Government Agency Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested agency (non-government) adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through a governmental agency. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member will be responsible for any additional legal fees.] [This benefit cannot be combined with any other benefit[, including surrogacy].]

[This benefit is limited to [one] use[s] per year.]

[Uncontested Private Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested private adoption not involving an agency. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) representation of any party other than the adopting parent. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate, and the Member will be responsible for any additional legal fees.] [This benefit cannot be combined with any other benefit[, including surrogacy].]

[This benefit is limited to [one] use[s] per year.]

[International Adoption:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an international adoption. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) immigration services for the child. If the amount of an attorney's time for exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[[[Uncontested]Grandparent Visitation or Custody:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a[n uncontested] grandparent visitation or grandchild custody proceeding. This service covers legal services and court work in a state court where a Member/Covered Spouse are seeking changes to, or enforcement of, an existing valid court decree covering their grandchildren. This benefit will not apply when the grandchild(ren)'s interests are already being asserted in a legal proceeding by their legal parent(s). This benefit does not include fees for a court-appointed attorney for the child. A contested grandparent visitation or custody issue is one that requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for an uncontested [or contested] adoption exceeds the maximum shown on the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.] [This benefit does not apply where state laws do not address grandparents' rights.]]

[This benefit is limited to [one] use[s] per year.]

[Uncontested][Family Member][Grandparent] Adoption and Legitimization:]

[Legal representation up to the maximum shown in the Schedule of Benefits in an[uncontested] adoption of a [grandchild(ren)][,][or][family member[and[/or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].] This service covers legal services and court work in a state or federal court for an adoption by the Member/Covered Spouse of their [grandchild(ren)][,][family member][and[/][or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].] Legitimization of a Member/Covered Spouse's [grandchild(ren)][,][or][family member][and[/][or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian], including reformation of a birth certificate, is also covered. [This benefit [includes][does not include] coverage for custody disputes

involving the [grandchild(ren)][family member][and][/] [or][non-family member over whom the Member/Covered Spouse is a legally recognized guardian].]

This benefit does not include fees for a court-appointed attorney for the child. A contested adoption requires more than [five] hours of attorney time and involves disputed issues. If the amount of an attorney's time for an uncontested [or contested] adoption exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[[Uncontested]Guardianship of [Family Member][Grandchild]:]

[Legal representation up to the maximum shown on the Schedule of Benefits in a[n uncontested] [grandparent] guardianship proceeding. This service covers establishing a guardianship over a [grandchild/grandchildren][family member] and his or her estate when the Member/Covered Spouse is appointed as guardian. It includes obtaining a guardianship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship is sought, or any annual accountings after the initial accounting. If the amount of an attorney's time for an uncontested [or contested] guardianship exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Child [Custody/][Support Proceeding Involving Never-Married Parents:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a child [custody/][support proceeding. This service covers the Member [only][and/or Covered Family Member], when there is an issue of child [custody/][support of a child parented by a person with the Member[/Covered Family Member], but never married to the Member[/Covered Family Member]. This service covers representation to obtain a support order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, representation for the opposing parent, or any paternity proceeding. If the amount of an attorney's time for an uncontested or contested child [custody/][support proceeding exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Paternity Proceeding:]

[Legal representation up to the maximum shown in the Schedule of Benefits in a paternity proceeding, whether the Member is bringing or defending this action. This service covers representation to obtain a court order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the opposing parent. If the amount of an attorney's time for an uncontested or contested paternity proceeding exceeds the maximum shown in the Schedule of Benefits, then coverage will terminate and the Member will be responsible for any additional legal fees.]

[This benefit is limited to [one] use[s] per year.]

[This service covers the Member only.]

[Stalking Victim Assistance:]

[This benefit covers advice and consultation, preparation of affidavits and any temporary restraining order (TRO), and review of any related documents for any who is a victim of a stalking incident(s) as defined by state law. This benefit also covers services needed to help the victim prepare for hearings. This benefit does not include representation for a Covered Family Member when it conflicts with the Member's interests.]

[This benefit is limited to [one] use[s] per year.]

[Protection from Domestic Violence:]

[Services needed to assist the Member only, in obtaining a protective order arising from a domestic violence or abuse matter, including all required paperwork and attendance at all court appearances.]

This benefit does not include representation in suits for damages, defense of any action, or representation of the offender.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Juvenile Court ~~Matters~~ Proceeding:]

[Services related to the representation of the dependent child of a Member ~~and/or~~ [Covered Family Member] in any juvenile court proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. -This benefit does not cover any matter that falls outside the jurisdiction of juvenile court. ~~for any matter that may be considered a felony~~.]

[This benefit is limited to [one] use[s] per year. -.]

[Special Needs Education Representation:]

[Services needed to negotiate an education program subject to availability through the local school district for a special-needs dependent child of a Member]. This benefit includes consultations, review or preparation of documents and attendance at meetings or hearings. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[School Code of Conduct/Ethics Proceeding:]

[Services needed for a dependent child of a Member [Covered Spouse] for consultation, and review or help with preparation of documents prior to the representation of the dependent child in any school proceeding which involves allegations of a violation of the school code of conduct, code of ethics, or honor code, provided the dependent child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at, or prior to, any proceeding, hearing or appearance.] [This benefit does not include school proceedings that involve the potential expulsion of the dependent child.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.] [This benefit applies to the Member only.]

[School Harassment Proceeding:]

[Services needed for a dependent child of a Member [Covered Spouse] for consultation, and review or help with preparation of documents prior to the representation of the dependent child in any school proceeding which involves allegations of an enrolled student harassing another enrolled student, provided the dependent child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.] [This benefit does not contemplate any attendance or representation by the attorney at, or prior to, any proceeding, hearing or appearance.] [This benefit does not include school proceedings that involve the potential expulsion of the dependent child.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.] [This benefit applies to the Member only.]

[School Expulsion Proceeding:]

[Services related to the representation of a dependent child of a Member [Covered Family Member] in any school expulsion administrative proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled.]

[This benefit is limited to [one] use[s] per year.]

[School Administrative Proceeding:]

[Services needed for a dependent child of a Member[/Covered Family Member] for consultations, and review or help with preparation of documents prior to the representation of the dependent child in any school administrative proceeding (not including expulsion), provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled.]
[This benefit does not contemplate any attendance or representation by the attorney at or prior to any administrative hearing or appearance.]

[This benefit is limited to [one] use[s] per year]

[Immigration Assistance:]

[This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents, and helping the Member prepare for hearings. [This service also covers representation in the [defense [and] [/]or] assertion of status relating to immigration policies.] [This benefit also extends to the Member's Covered Family Members and non-covered family members[, including the Member's parent[, sibling][, grandchild(ren)][, fiancé(e)][, and other family members acting as a custodian of the Member's child(ren)] who are attempting to become US citizens [in the manner prescribed by law].]

[This benefit is limited to proceedings involving [one] covered immigration applicant[s] per year.]

[Parental Responsibility Matters:]

[Representation of the Member[/Covered Spouse] in juvenile court proceedings [(except those involving traffic matters)] where a the State has brought an action against the Member[/Covered Spouse] relating to his or her parental responsibilities for a Covered Family Member.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.][This benefit applies to the Member only.]

[Civil Matters]

[Civil Litigation Defense:]

[Services related to the representation of a Member ~~and/or Family Member~~ who is a named defendant in a filed civil lawsuit (non-business related), up to and including the trial thereof. -This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; [or] (3) matters for which the Member has or is required by law to have insurance-;] 4) post judgment matters; (5) matters with criminal penalties; or (6) litigation of a job-related incident.][This benefit does not include services relating to counter, third-party or cross claims].

[This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any individual in their capacity as a member of a condominium/ homeowners'/property owners' association or a housing cooperative board.]

[This benefit is limited to [one] use[s] per year ~~and is subject to a waiting period, if any, as shown in the Schedule of Benefits. This benefit is subject to the Managed Case Rules.~~]

[Property Owner Gun Rights Civil Defense:]

[Services related to the representation of a Member who is a named defendant in a filed civil lawsuit (non-business related), arising from the Member's use or possession of his or her legally owned and possessed firearm while on his/her residential property, up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; [or] (3) matters for which the Member has or is required by law to have insurance; 4) post judgment matters; (5) matters with criminal penalties; or (6) litigation of a job-related incident.][This benefit does not include services relating to counter, third-party or cross claims].

[This benefit does not include matters involving a dispute with a condominium/homeowners'/property owners association or a housing cooperative board, or any

individual in their capacity as a member of a condominium/ homeowners'/property owners' association or a housing cooperative board.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member/Covered Spouse only.]

[Incompetency Defense:]

[Services related to the representation of a Member in the defense of any incompetency action, including court hearings when there is a proceeding to find the Member incompetent.]

[This benefit is limited to [one] use[s] per year.]

[Administrative Hearing Representation:]

[Services needed to defend the Member from civil proceedings before a municipal, county, state, or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency regarding an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.]

[This benefit is limited to [one] use[s] per year.]

[Discounted Contingency Fees:]

[Participating Attorneys will handle the matter at a maximum percentage of the gross award. It is the Member's responsibility to pay this fee and all costs.]

- [When state laws set contingency fees: Lesser of [10]% less than state law maximum fee or the Participating Attorney's usual fee.]
- [When state laws do not set contingency fee: Maximum of [29]% if settled before trial, [36]% if trial is conducted, or [40]% after an appellate brief is filed.]

[Contingency rate discount applies in those cases where attorneys customarily take a case on a contingency fee, (an agreed upon portion of any recovery), depending on the outcome of the case.]

[Mediation:]

[The services of an attorney for representation at a [court-required] mediation.] [This benefit does not include the cost of the mediator's services.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Criminal Defense]

[Traffic Defense Ticket:]

~~Services related to the representation of a Member and/or Family~~[Services related to the representation of the Member in defense of any traffic ticket except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor, trial, and counseling and preparing Member for self-representation at any hearings if chosen.][This benefit does [not] cover violations related to a commercial driver's license.][This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Serious Traffic Matter:]

[Services related to the representation of a Member who is charged by governing authorities with moving traffic violation(s) and conviction could result in suspension or revocation of ~~Member's and/or Family Member's drivers' license~~, a state-issued license permitting a person to drive a motor vehicle.][This benefit does [not] cover violations related to a commercial driver's license.] [This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.][This benefit can[not] include expungements of misdemeanor convictions.][This benefit does [not] include adjustments to probation or parole.]

[This benefit is limited to [one] use[s] per year.]

[Administrative Proceeding:]

[Services related to the representation of a ~~Member and/or Family~~ Member in an administrative proceeding relating to the suspension or revocation of driving privileges-.][This benefit does [not] cover suspension or revocation of a commercial driver's license.]

[This benefit is limited to [one] use[s] per year-.]

[Bench or Arrest Warrant:]

[Services related to the representation of a Member who is charged by authorities with criminal misdemeanor, moving traffic violation(s) or parking violations where a bench warrant or arrest warrant has issued against the Member and conviction could result in arrest, suspension or revocation of drivers' license (not associated with any felony charge).]

[This benefit is limited to [one] use[s] per year.]

[Habeas Corpus Proceeding:]

[Services related to the representation in a Habeas Corpus proceeding.]

[This benefit is limited to [one] use[s] per year.]

[Misdemeanor Defense:]

[Defense of a Member ~~and/or Family Member~~ in connection with criminal misdemeanor charges (not associated with any felony charge). -[This benefit does [not] include defense of moving traffic violations-].][This benefit does [not] include juvenile matters.][This benefit can[not] be used for expungements of misdemeanor convictions.][This benefit does [not] include employment related misdemeanors.][This benefit does [not] include misdemeanors relating to a commercial driver's license.][This benefit does [not] include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.-This benefit is subject to Managed Case Rules-]

[DUI/DWI Defense:]

[Defense of a Member in connection with Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations misdemeanor charges (not associated with any felony charge). [This benefit does [not] include[employment related] DUI/DWI charges.][This benefit does [not] include misdemeanors relating to a commercial driver's license.] [This benefit does [not] include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Employment Related]Felony Defense:]

[Defense of a Member in connection with criminal felony charges [alleged to have arisen in connection with the duties of the Member's principal employment]. [This benefit does [not] include defense of moving traffic violations.] [This benefit does [not] include[employment related] DUI/DWI charges.][This benefit does [not] include expungements of felony convictions.][This benefit does not include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.]

[Medicaid/Medicare Asset Transfer Defense:]

[Defense of a Member in connection with criminal [misdemeanor] charges [(not associated with any felony charge)] instituted by a governmental agency connected to Medicaid or Medicare and related to an alleged unlawful transfer of assets legal dispute. [This benefit does not include defense of other Medicare or Medicaid claims or violations][This benefit must relate to the transfer of property to or from an elder parent of either the Member or Covered Spouse.][This benefit can[not] include expungements of misdemeanor convictions.][This benefit does not include adjustments to probation or parole.]]

[This benefit is limited to [one] use[s] per year.]

[Property Owner Gun Rights Criminal Defense:]

[Defense of a Member in connection with criminal misdemeanor [or felony] charges [(not associated with any felony charge)] arising from the Member's use or possession of his or her legally owned and possessed firearm while on his/her residential property. [This benefit does not include defense against charges in a domestic violence case or any case involving the Member or other Covered Family Members as an opposing party.] [This benefit can[not] be used for expungements of misdemeanor [or felony] convictions.] [This benefit does [not] include adjustments to probation or parole.]]
[This benefit is limited to [one] use[s] per year.] [This benefit applies to the Member/Covered Spouse only.]

[Adjustments to Probation or Parole:]

[Services needed to seek an adjustment to probation or parole which was placed on the Member as part of his or her conviction or plea related to a criminal misdemeanor [and/or felony] charge.] [This benefit does not include defense of the criminal misdemeanor [and/or felony] charge[s].] [This benefit does [not] include adjustments to probation or parole requirements related to the conviction or plea relating to [a juvenile matter] [or] [an employment related misdemeanor/felony] [or] [a misdemeanor/felony] involving a commercial driver's license.].] [This benefit cannot be used for expungements of convictions.]
[This benefit is limited to [one] use[s] per year.]

[Restraining Order Assistance:]

[Services needed to obtain a temporary restraining order [during regular court hours]. This benefit includes consultations, review or preparation of documents. This benefit applies only to the Member and/or Covered Family Members for actions not involving the Member or other Covered Family Members as an opposing party.]
[This benefit is limited to [one] use[s] per year.]

[Small Business Owner Advice and Representation]

[Initial Legal Consultation:]

[Up to the maximum as shown in the Schedule of Benefits for telephone or office consultations with an attorney on any Small Business owner legal matter, civil or criminal, even where business problems are specifically excluded. For a definition of a Small Business, please see the Definitions section. [To qualify for this benefit, the Small Business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder. Consultations are limited to [one-half hour] per new legal topic.]] [Consultations are unlimited in number and time so long as Member does not require directly or indirectly any attorney to engage in helping any Member practice law, as each attorney determines in a good faith application of the relevant ethical rules in which the attorney is licensed.]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Review of Simple Document:]

[The attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted [of up to the maximum number of pages as shown in the Schedule of Benefits. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]] [This benefit does [not] include a written analysis of any form or document.]]
[This benefit is limited to [one] use[s] per [year][quarter].]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Document Preparation:]

[Preparation of any of the following documents: [simple deed (excluding those reviewed or prepared under the real estate benefit), [promissory note,] [consumer dispute correspondence,] [installment sales agreement,] [general power of attorney,] [lease agreement (tenant only),] and simple affidavit]. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]

[This benefit is limited to [one] use[s] per year [per document].][This benefit does not apply to documents that exceed the maximum number of pages shown in the Schedule of Benefits.]
[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Incorporation Advice and Filing:]

[This service covers the review of a Certificate of Incorporation, up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the Certificate of Incorporation, and assistance filing the application with the appropriate governing agency. [To qualify for this benefit, the Certificate of Incorporation must be related to a Small Business owned by the Member [and/or Covered Spouse] and the Small Business may not present a current or potential future conflict with the Policyholder.] For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.]

[This benefit is limited to the maximum number of pages shown on the Schedule of Benefits and [one] use[s] per [year][quarter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Patent/Trademark/Copyright Advice and Filing:]

[This service covers the review of a patent/trademark/copyright application for an invention or original content created by the Member [and/or Covered Spouse], up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the application, and assistance filing the application with the appropriate governing agency. [To qualify for this benefit, the invention or original content must be related to a Small Business owned by the Member [and/or Covered Spouse] and neither the Small Business nor the invention or original content may present a current or potential future conflict with the Policyholder.] For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.]

[This benefit is limited to the maximum number of pages shown on the Schedule of Benefits and [one] use[s] per [year][quarter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Customer Dispute:]

[This benefit applies to consultation or representation in a dispute relating to a customer's purchase of the Member [and/or Covered Spouse]'s Small Business's goods and/or services and is covered up to the maximum shown in the Schedule of Benefits. Consultation and/or preparation and assistance for a customer dispute filed in small claims court is also covered, although representation in small claims court is not covered. If the amount of an attorney's time exceeds the maximum shown in the Schedule of Benefits, the Member will be responsible for any additional legal fees at the Discounted Rate shown on the Schedule of Benefits. This benefit does not include representation for matters relating to taxes. For a definition of a Small Business, please see the Definitions section. [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]]

[This benefit is limited to [one] use[s] per year.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Miscellaneous Small Business Owner Legal Services:]

[This benefit will cover up to the maximum shown in the Schedule of Benefits for any legal services needed by the Member and/or Covered Spouse for any other legal service required for any Small Business owner legal matters. For a definition of a Small Business, please see the Definitions section. If the amount of an attorney's time exceeds the maximum shown in the Schedule of Benefits, the Member will be responsible for any additional legal fees at the Discounted Rate shown on the Schedule of Benefits. [This benefit does not cover reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Member's Small Business tax return; negotiating with the agency; advising the Member on necessary documentation; attending an IRS or a state or local taxing authority audit; prosecuting a claim for the return of overpaid taxes or the

preparation of any tax returns; the services of an attorney during a Small Business tax audit process required by federal and state tax authorities; or a defense against criminal charges nor the defense of civil tax litigation in any tax court.] [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder].]

[This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per [quarter][year][and may only be used for a single legal matter].]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Discounted Small Business Owner Legal Services:]

[Assistance with Small Business owner legal matters not specifically covered or excluded under Small Business Owner Advice and Representation. Advice and representation to be provided at a discounted rate shown in the Schedule of Benefits. This benefit does not include representation for matters relating to taxes. For a definition of a Small Business, please see the Definitions section.] [To qualify for this benefit, the business must be owned by the Member [and/or Covered Spouse] and must not present a current or potential future conflict with the Policyholder.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

[Major Trial Supplement]

[In addition to any coverage as shown in the Schedule of Benefits, representation in any non-excluded trial matter that lasts more than [three] [full] court days will be covered as shown on the Schedule of Benefits. Payments to the attorney for any covered trial begin on day [four] of the covered trial and will be paid for legal fees only at a maximum amount shown on the Schedule of Benefits per [half]day of trial up to the maximum shown on the Schedule of Benefits. Nothing in this Trial Supplement covers any payment for any amount related to the covered trial except actual legal fees for the attorney's time.][This benefit excludes any case taken by an attorney on a contingent fee basis.]

[This benefit is limited to one use per year.]

[This benefit applies to the Member only.][This benefit applies to the Member and Covered Spouse only.]

OBTAINING BENEFITS

Telephone Advice and Consultation on Legal [and Financial] Matters

~~Consultation by toll-free telephone with an attorney. Services are available during normal business hours [or in an emergency on a 24-hour basis]. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded herein.~~

~~[Financial and Tax Helpline:~~

~~Consultation by toll-free telephone during normal business hours. Calls can relate to investment strategies, debt matters, taxes or any personal financial planning question.]~~

Claim for Benefits

1. Members ~~must~~should call the ~~[Client~~Member Service Center] to confirm ~~eligibility and coverage~~the potentially applicable benefit(s) prior to consulting with any attorney. ~~The [Client[The Member/Covered Family Member must provide all information requested with respect to the circumstances of an insured event or service provided.] The Member Service~~ Center] will assign a Participating Attorney to provide services relative to the matter. ~~Failure to notify the [ClientMember Service~~ Center] within thirty (30) days following consultation with an attorney may result in a denial of benefits.
2. To confirm coverage for matters to which Managed Case Rules apply reference Managed Case Rules in the Schedule of Benefits.~~obtain benefits under the Managed Case Rules:~~

~~Members and/or Family Member must secure a confirmation letter from the [Client Center] prior to proceeding with an attorney.~~

~~The attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely conduct of the case.~~

~~We will set a maximum attorney fee that takes into account the reasonable level of reimbursement for the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member and/or Family Member.~~

3. Members ~~actively receiving~~ and/or Covered Family Members who are requesting services must remain enrolled and continue to pay premium hereunder. ~~All benefits will be subject to subrogation and coordination of benefit rules.~~

4. Upon completion of a Covered Service, the Member ~~and/or/Covered~~ Family Member ~~will~~ may be required by the Participating Attorney to sign a confirmation of completion. Failure to sign the confirmation may result in denial of the claim and the Member/Covered Family Member will be responsible for all legal fees.

5. If the Member ~~and/or/Covered~~ Family Member pays for pre-authorized services provided by a Non-Participating Attorney, the Member must submit a reimbursement form (provided by ~~[Client Member Service Center]~~) accompanied by an original itemized bill, proof of payment and supporting documentation sufficient to demonstrate the work completed in the matter within sixty (60) days after incurring the legal fees. ~~Benefits provided to the Member and/or/Covered Family Member for Covered Services are subject to the maximum as shown in the Schedule of Benefits.~~

6. Payment by Us for Covered Services does not preclude the attorney (whether Participating or Non-Participating) from seeking and recovering attorney's fees from an opposing party, where authorized by law, court rule, or contract, at the attorney's customary or prevailing rate. If the Member/Covered Family Member receives reimbursement of attorney's fees, then the Member/Covered Family Member agrees to reimburse Us for payments issued.

Disputes Between Member and Covered Family Member

In the event that the Member and one of the Covered Family Members are involved as adversaries in a dispute that is a Covered Service, only the Member will be covered.

If two or more Covered Family Members are involved in a dispute that is otherwise covered, no coverage will be provided.

If two Members are involved as adversaries in a dispute that is a Covered Service, separate coverage for each Member will be provided.

EXCLUSIONS

The following benefits are excluded:

Appellate court proceedings, class actions, interventions, malpractice proceedings, actions in which punitive damages are being sought, derivative ~~action~~ actions and amicus curiae filings.

The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.

Matters relating to: securities, trademark or patent matters; business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters;]; [matters arising out

GIPL 00-VSC005-00-0101

of a Member/Covered Family Member's role as an officer or director of an organization]; matters involving the law or laws of jurisdictions other than the United States and its territories [and Canada][except as specifically described under Covered Services]; any matters involving a government (domestic or foreign) entity or agency;[except as specifically described under Covered Services]; farm related issues; [matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property.—]. [A ~~two~~multi-family ~~house~~residence, whether or not used by the Member/Covered Family Member as his or her primary residence, is deemed an investment or income-producing property.]

Legal services ~~which~~that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

Matters that the attorney deems frivolous, spurious, harassing, or unethical ~~(collectively referred to as "frivolous")~~ or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees awarded as part of a judgment, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, ~~judgements~~judgments, jury fees, court reporter fees, investigative costs, [mediator or]arbitrator fees, and all other incidental and out-of-pocket legal and litigation costs.

Any services on behalf of a Covered Family Member against the interests of the Member.

Any employment-related matter.- This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, ~~age discrimination, etc.~~and age discrimination. [This provision does not apply to exclude certain employment-related legal issues where either the employer or employee purchases limited coverage provided in the Policy and described under Covered Services or as an attachment thereto that will provide coverage and benefits for specific civil and/or criminal job-related litigation. For this exception to apply, the employer must have approved this coverage.]

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale~~of, marketing, administration or other processes related to the group policy~~Policy; Legal Plan Administrator or its subsidiaries; [Claims Administrator or its subsidiaries; Policyholder; Member's employer; Virginia Surety Company, Inc. and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; [Plan Sponsor;] or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy~~group policy / Certificate of Coverage~~.

Except ~~regarding [Administrator] Helpline [and Financial and Tax Helpline] services, benefits for consultation, the Policy~~ will not ~~be provided~~provide benefits in connection with pre-existing matters, which includes any matter where the Member~~and/or~~/Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney~~-, [except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated]~~.

[The Policy does not allow benefits listed under the Covered Services section to be combined for one legal matter.]

Where there are specific hours or dollar amounts provided in the Policy, or where a maximum is set under the Managed Case Rules, the Member will be responsible for all attorney fees incurred which exceed the maximum. Additional exclusions related to each benefit are included in the Covered Services.

GENERAL PROVISIONS

Attorney-Client Relationship

All attorneys are subject to the authority of the ~~State~~^{state} Supreme Court and the ~~State Bar~~^{state bar} association of the state(s) where they are licensed to practice. The Member has the unrestricted right to choose an attorney. The Member's relationship with an attorney is privileged and strictly confidential. We will not interfere in the attorney-client relationship, ~~nor or~~ in the attorney's independent exercise of his or her professional judgment. ~~Participating Attorneys are not certified specialists. Participating Attorneys are not agents or employees of either the Legal Plan Administrator or Us.~~

The Member shall authorize the Participating Attorney to provide the Legal Plan Administrator with ~~anonymous statistical reports~~ information and supporting documentation on the number and type of services provided to the Member.

By using legal services benefits ~~for which that~~ are provided under the Policy, the ~~Members agree~~^{Member agrees} that neither We, nor the Policyholder, nor any other person involved in the marketing or administration of the ~~group policy~~^{Policy}, shall have any liability for the acts, errors or omissions of an attorney providing services, in whole or in part.

Non-Participating Attorney Services

If the Member already has an attorney, the Member may prefer to use her/him as a Non-Participating Attorney. ~~To do so, the Member must first contact the [ClientMember Service Center] and notify the representative of his/her intention to use a Non-Participating Attorney for a Covered Service. The [ClientMember Service Center] will send the Member a claim form which must be completed and returned in order to request reimbursement. The Member's reimbursement will be based on the reimbursement schedule as shown in under the Non-Participating Attorney column of the Schedule of Benefits. If a Member has a Non-Participating Attorney he or she would prefer to work with, the Legal Plan Administrator may elect to offer to negotiate with the attorney on behalf of the Member, but cannot guarantee the Non-Participating Attorney will accept the Plan Discounted Rate.~~

Subrogation and Coordination of Benefits

All benefits will be subject to subrogation and coordination of benefit rules. For the purpose of subrogation, We may require the Member/Covered Family Member to assign all rights of recovery of legal fees to the extent that payment is made by Us. If an assignment is sought, the Member/Covered Family Member must cooperate in providing the assignment.

Legal Terminology

The Member or Covered Family Member may call the ~~[ClientMember Service Center]~~ to obtain a definition or explanation of any term used herein.

Coverage Territory

The coverage territory includes the ~~states~~ United States and United States territories[and Canada][unless otherwise identified in Schedule A attached hereto-].

Premium Refund Provision

In the event that the premium mode is other than monthly and the ~~group policy~~^{Group Policy} is terminated or the Member elects to terminate the coverage, a ~~prorata~~^{pro-rata} premium refund will be made in accordance with the insurance laws of the Policyholder's state.

Secondary Coverage

If the Member/Covered Family Member is entitled to receive legal services or reimbursement for legal services from any other person or organization, the coverage available under the Policy would be considered excess as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

Termination and Cancellation of Coverage

Coverage provided to the Member shall terminate upon the first of the following to occur:

- a. Cancellation or termination of the ~~group policy~~ Group Policy;
- b. If applicable, the Member fails to re-enroll;
- c. The Member is no longer associated with Policyholder; or
- d. The Member fails to remit premium when due, subject to the statutory grace period.

[Coverage provided to a Covered Family Member of a Member shall terminate upon the first of the following to occur:

- a. The Member's coverage is cancelled or terminated; or
- b. The family member ceases to qualify as a Covered Family Member ~~ceases to be an eligible Family Member of as defined~~ in the Member's coverage-Definitions section.]

When coverage for a Member ~~and/or~~ Covered Family Member terminates and a matter is unresolved when coverage terminated, then any further legal work between said Member ~~and/or~~ Covered Family Member and the [Plan]Participating Attorney shall be outside the scope and coverage of the ~~group policy / Certificate of Coverage~~ Policy. The [Plan]Participating Attorney shall not be obligated to provide any benefits under the Policy and any further legal services shall be based upon an independent and separate fee agreement entered into, if at all, between the former Member ~~and/or~~ Covered Family Member and the attorney. If such an agreement is not entered into, then the [Plan]Participating Attorney may withdraw from any further representation in accordance with applicable law and State Bar standards.

Illegal Activity, Misrepresentation and Fraud

We will not provide coverage if the Member/Covered Family Member has intentionally concealed or misrepresented any material fact or circumstances or been involved in any illegal activity related to the Policy or claim. We will not provide coverage if doing so would be in violation of any United States economic or trade sanction.

Arbitration

~~[The issuance of this coverage takes place in and substantially affects interstate commerce. Any dispute, controversy, or cause of action by the Policyholder and its Members arising out of or relating in any way to, this insurance, or to the sale or solicitation of this insurance, shall be settled by arbitration under the provision of the Federal Arbitration Act, 9 U.S.C., section 1, et seq. Such arbitration shall be governed by the rules of the American Arbitration Association. The arbitration shall be conducted at our home office or such other location as We and the Policyholder/Member agree. The arbitration panel shall consist of three arbitrators, one selected by Us, one selected by the Policyholder/Member and one selected by the arbitrators previously selected.]~~

~~If We, a Policyholder/Member, or a third party have any dispute that is directly or indirectly related to a dispute governed by this arbitration provision, the Policyholder/Member and We agree to consolidate all such disputes.~~

~~The arbitration shall be binding upon the Policyholder/Member and Us. Any award may not be set aside in later litigation except upon the limited circumstances set forth in the Federal Arbitration Act. The Policyholder/Member and We give up the right to seek remedies in Court, including the right to a jury trial. Judgment upon the award rendered may be entered in any Court having jurisdiction thereof. The arbitration expenses shall be borne by the losing party or in such proportion as the arbitrators shall decide.]~~

[Conversion][Portability]

The Member may continue this insurance [by converting to an individual policy subject to state availability][by electing the option of portability] when the Member no longer qualifies as an employee

of the Policyholder or as a Member of the group to which the Group Policy is issued. The Member must apply for [conversion][portability] within [thirty-one (31)] days of this disqualifying event and make arrangements for premium payment. [Conversion][Portability] coverage will take effect, subject to payment of the initial premium, as of the date the Member's coverage under the Group Policy terminates. Credit will be given for any applicable Waiting Period based upon the number of months coverage was in force for the Member under the Group Policy.

[Waiver of Premium]

[Upon the death of the Member, coverage for the surviving Covered Family Members continues for the remainder of the current Group Policy term. We waive further premium payments during this time.]

[Upon the Member being called to active duty for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the Covered Family Members will continue, without the payment of premium, for the length of the Member's absence and for so long as the Member remains eligible for benefits through the Policyholder.]

Conformed to Statute

Any terms ~~of the group policy / Certificate of Coverage which are in~~ herein that conflict with the statutes of the jurisdiction where issued, are amended to conform to the statutes.

Assignment of Benefits

The benefits provided herein are not assignable.

[SCHEDULE A

Coverage Territory

The coverage territory shall [include][be limited to]:

[XXXXXXX]

December 10, 2019

District of Columbia Department of Insurance

RE: **VIRGINIA SURETY COMPANY, INC.**

NAIC# 0019-40827 FEIN# 36-3186541

Program: Group Legal Expense

Company Filing Number: SF_10593_GRLE_DC_VU_10869

SERFF Filing ID: ASPX-132184730

Group Legal Expense Forms

VSC 2000 A (201907) - Group Legal Expense Insurance Policy - replaces Policy GIPL 00 VSC 002 00 01 01 - approved 3/19/2001

VSC 2500 A (201907) - Group Legal Expense Insurance Policy Certificate of Coverage replaces Certificate of Coverage GIPL 00 VSC005 00 0101 - approved 11/5/2001

VSC 2000 A_END-DC_001 (201912) - Mandatory Amendatory Endorsement to Group Policy

VSC 2500 A_END-DC_001 (201912) - Mandatory Amendatory Endorsement to Certificate

VSC GEN END (201907) - General Change Amendatory Endorsement

Dear Examiner:

Enclosed for your review and approval is our Group Legal Expense Forms. These forms will replace the forms that were approved on March 19, 2001 and November 5, 2001, as noted above.

We have included comparison documents highlighting the changes that we made to the forms.

All variable material has been indicated in brackets. Please note that the variable material, unless specifically noted as to what will be included within the brackets, will be used on an include/exclude basis.

This program provides the Member with telephone legal advice and consultation with plan attorneys on personal matters such as, but not limited to family law, estate planning, housing and real estate matters, automobile related matters, bankruptcy, consumer matters, criminal matters, and governmental matters.

The program also includes legal services such as will preparation, document review and correspondence, plus discounted referrals to a network of attorneys for additional legal needs.

The rates for this program have been submitted under separate cover.

We request an effective date of January 15, 2020 for new business and renewals.

Thank you for your time and attention to this submission. Should you have any questions or concerns, please feel free to contact me at (800)852-2244 X 4011544 or via e-mail at becky.voyles@assurant.com.

Sincerely,

Becky Voyles

Senior Product Compliance Analyst

State Filings Department